

BANGLADESH ENTERPRISE DEVELOPMENT ASSESSMENT REPORT
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Chemonics International Inc.

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ACRONYMS

ACF-DF	Agribusiness Credit Fund-Development Fund
ADAB	Association for Development Agencies in Bangladesh
ADB	Asian Development Bank
ASA	Association of Social Advancement
ASEAN	Association of South East Asian Nations
ATDP-I	Agro-based Industries and Technology Development Project-I (1995-2000)
ATDP-II	Agro-based Industries and Technology Development Project-II (2000-2004)
BASC	Business Advisory Services Center
BASIC	Bank of Small Industries and Commerce Corporation
BB	Bangladesh Bank (Central Bank)
BBS	Bangladesh Bureau of Statistics
BDS	Business Development Services
BDSP-B	Business Development Services Program-Bangladesh (Swiss Contact)
BFMEA	Bangladesh Frozen Food Export Association
BGMEA	Bangladesh Garment Manufacturers and Employers Association
BHB	Bangladesh Handloom Board
BIDS	Bangladesh Institute of Development Studies
BIM	Bangladesh Institute of Management
BITAC	Bangladesh Industrial Technical Assistance Centre (BITAC)
BKB	Bangladesh Krishi Bank, an agricultural development bank
BKMEA	Bangladesh Knitwear Manufacturers and Employers Association
BMDC	Bangladesh Management Development Center
BMEDP	Bogra Metal Enterprise Development Project
BMEEG	Bogra Metal Engineering Entrepreneurs Group
BMET	Bureau of Manpower, Employment and Training
BOI	Board of Investment
BPDB	Bangladesh Power Development Board
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BSCIC	Bangladesh Small and Cottage Industries Corporation
BSO	Business Support Organization
BSS	Business Support Services
BSRS	Bangladesh Shilpa Rin Sangstha (Bank)
BTDPLA	Bangladesh Textile Dyeing and Printing Industries Association
BTMA	Bangladesh Textile Mills Association
BTMC	Bangladesh Textile Mill Corporation
BUET	Bangladesh University of Engineering and Technology
BUSBC	Bangladesh United States Business Council
CDS	Community Development Service
CEFE	Competency-Based Economy Through Formation of Enterprises

CESO	Canadian Executive Services Organization
CGS	Credit Guarantee Scheme
CIB	Credit Information Bureau
CIDA	Canadian International Development Agency
CoP	Chief of Party
Crore	Equivalent to 10,000,000 Tk
DAE	Department of Agricultural Extension
DANIDA	Danish International Development Agency
DBI	DCCI Business Institute
DCCI	Dhaka Chamber of Commerce and Industries
DESA	Dhaka Electric Supply Authority
DFID	Department for International Development (United Kingdom)
EC	European Community
ECOTA Forum	An NGO network involved in handicrafts and hand-woven textile products
EDBM	Enterprise Development for Business and Management
EDP	Enterprise Development Project
EGAD	Economic Growth and Agricultural Development
EOPS	end-of-projects status
EPB	Export Promotion Bureau
FBCCI	Federation of Bangladesh Chambers of Commerce & Industries
GDP	Gross Domestic Product
GEMINI	Growth and Equity through Microenterprise Investment and Institutions
GNP	Gross National Product
GOB	Government of Bangladesh
GTZ	German Technical Assistance Agency
HES	Handloom Enterprise Survey
HKI	Helen Keller International
HRD	Human Resource Development
IBA	Institute of Business Administration
ICLARM	International Center for Living Aquatic Resources Management
IDA	International Development Agency
IFC	International Finance Corporation
IFDC	International Fertilizer Development Center
IGA	Income Generating Activity
ILO	International Labour Organization
IMF	International Monetary Fund
INFOMAT	Information on Markets and Technology
IP	Industrial Policy
IPP	Industrial Promotion Project (USAID)
IRR	International Rate of Return
ISAC-2	Second Industrial Structural Adjustment Credit (World Bank)
ITDG	Intermediate Technology Development Group
IUB	Independent University of Bangladesh
IVS	International Volunteer Services

JOBS	Job Opportunities and Business Support
LoP	Life of Project
LPG	Loan Portfolio Guarantee program
MACH	Management of Aquatic Eco-systems through Community Husbandry
MCCI	Metropolitan Chamber of Commerce and Industry
ME	Micro Enterprise
MECGS	Micro Enterprise Credit Guarantee Scheme
MELA	Microenterprise Lending and Assistance
MFI	Micro Finance Institute
MGF	Matching Grant Facility (World Bank BDXXDP Project)
MIDAS	Micro Industries Development Assistance and Services
MIS	Management Information System
MoA	Ministry of Agriculture
MoC	Ministry of Commerce
MoF	Ministry of Finance
MoI	Ministry of Industries
MoSW	Ministry of Women's Affairs
MoT	Ministry of Textile
NBC	New Business Creation
NBR	National Board of Revenue
NETP	National Export Training Program
NGO	Non-Government Organization
NMCP	Netherlands Management Cooperation program
NORAD	Norwegian Aid Agency
NOVIB	Netherlands Organization for International Development Cooperation
PIAG	Policy Implementation and Analysis Group
PKSF	Palli Karma Sahayak Foundation
PO	Partner Organization
PROSIKA	A National NGO
RDP	Rural Development Program
RDRS	Rangpur Dinajpur Rural Service
RMG	Ready Made Garments
SAARC	South Asian Association for Regional Co-operation
SAP	South Asia Partnership
SCI	Small and Cottage Industries
SCITI	Small and Cottage Industries Training Institute
SDC	Swiss Agency for Development and Cooperation
SEDP	Small Enterprise Development Program (DANIDA)
SEED	Small Economic Enterprise Development (Program of Proshika)
SEs	Small Enterprises
SHAKTI	A NGO
SICIS	Small Industry Credit Insurance Scheme
SME	Small and Medium Enterprises
SMME	Small Medium and Microenterprise

SOE	State-owned Enterprise
SO5	Strategic Objective 5
TA	Technical Assistance
TARD	Technical Assistance for Rural Development, a NGO
TOR	Terms of Reference
USAID	United States Agency for International Development
VAT	Value Added Tax
WB	World Bank
WEDP	Women's Entrepreneurship Development Program
WID	Women in Development
WTO	World Trade Organization

ANNEX A.1

List of Persons Interviewed by the Consultants (Key Interviews)

Sl No	Name of Company/Agency	Person's Name	Telephone	E-mail
1.	ADB Consultant	Charles Draper		cjadrafer@yahoo.com
2.	Advanced Chemical Industries Limited (ACI)	Arshad-ul-Alam Executive Director	9885694	aci2@citechco.net
3.	AmCham President	Forrest E Cookson Consultant	8613391 8611191/ Room 319	ataz@bol-online.com
4.	Amin Fish Farms & Industries Ltd. Chittagong	Mahammad Ali Factory Engineer	031-670889	
5.	ANGANA New Market, Bogra	Pallob		
6.	Angosree Molobi Nagar, Bakshi Bazar, Bogra	Md Aftabuddin		
7.	Arabian Engineering Co. Chittagong	P.K. Roy (Babu)	031-670053	
8.	Arif Benarasi Kutir Mirpur benarasi Polli House 15, Section 11, BBC Road 10, Lane 3, Mirpur, Dhaka	Haji Md Mostafa Kamal	8011259	
9.	Arter Asha (Hope For The Distressed) Rangpur	Jahangir Kabir Chowdhury Director	0521-62269	
10.	Artificial Plant of Radiant Knitting, BSCIC Industrial Estate, Plot 142-143, Gazipur	Solaiman Haider	9334842	
11.	Arzoo 193 Elephant Road, Hatirpool, Dhaka	Shamima Arzoo	8627544	
12.	ASA, Dhaka	Sushil K Roy General Manager (Program & Training)	8110934 8110935	asa@bd.drik.net
13.	Associates for Development Initiative Ltd. (ADI)	Mr. Javed Sakhawat Managing Director	8114373, 8117713	adi@ncil.com adi@bol-online.com
14.	Associates for Development Initiatives Ltd (ADI)	K Javed Sakhawat Managing Director	8114373	adi@bol-online.com or adi@ncil.com
15.	ATDP, Phase-II	M Hassanullah Director (Innovation and New Initiatives)	9882009 9884431	hassan@atdp.net
16.	ATDP, Phase-II	James Dawson Chief of Party	9882009 9884431	
17.	ATDP-Phase-II	Matt Tokar Agribusiness Director	9882009 9884431	tokar@atdp.net
18.	Ayeshas Collection 794, Monipur, Mirpur-2, Dhaka	Munni Hassan Sheikh	9003259	
19.	B&B Bridhi-Industrial & Marketing Consultants	Md Akbar Hassan CEO & Managing Director	9133167 011-861070	bridhi@bdonline.com
20.	Bangladesh Export Diversification Project (BDXDP), IBTCI/UCIL	David Holbourne Chief Technical Adviser	9565129 011-804312	davidh@bol-online.com
21.	BASC, Dhaka	Munzure Aziz Business Dev Manager	8110694 8110693	basc@bangla.net
22.	BASC, Dhaka	Engr Md Lutful Kabir Executive Director	8110693-4 8112467	basc@bangla.net

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
23.	Bengal Crafts 2-A, Outer Circular Road Moghbar, Dhaka	Sayid Rashid Chowdhury	9331860	
24.	Bijoypur Pottery Chandpur Road, Comilla	Pal		
25.	BRAC	Ahmed Najmul Hussain Director (Spl Project)	9881265, 8823614	nhussain@bdmail.net
26.	BRAC Donor Liaison Office	Graham White Donor Liaison Coordinator	8824789 603445	dlo@bdmail.net
27.	BRAC	Ahmed Najmul Hussain Director (Special Project)	988 1265, 882 4180	brac@bdmail.net
28.	BRAC, Dhaka	Gunendu K Roy Program Coordinator	9881265 8824180-7 Ext. 2310	rdp@bdmail.net
29.	BSCIC Chittagong	Shamsu Uddin Mozumder Estate Officer	031-670911 031-671977	
30.	BSCIC, Rangpur	Sankar Kumar Das Deputy General Manager	0521-62973 0521-62758 0521-66310	
31.	Business Advisory Service (BAS)	Md Emdadul Haque Project Manager	9550074 018-241754	bas-dcci@e-fsbd.net
32.	BUSINESS ADVISORY SERVICE CENTRE (BASC)	Kabir U. Mallik Team Leader Agribusiness Division	8110693, 8110694, 8112467, 017627574	kabir_malik@hotmail.com
33.	Business Advisory Services (BAS)	Michael K Nathan Program Coordinator and Team Leader	9567157	bas-dcci@e-fsdb.net
34.	Business Advisory Services Center (BASC)	Munzure Aziz Business Development Manager	8110693, 8110694, 8112467, 8111808	basc@bangla.net
35.	Business Advisory Services Center (BASC)	Engr. Md. Lutful Kabir Executive Director	8110693-4, 8112467, 9112641	basc@bangla.net
36.	Business Automation Limited	Shoeb Ahmed Masud Director	9134510-11 8119345	shoeb@batworld.com
37.	Business Automation Limited	Shoeb Ahmed Masud Director	9134510-11, 8119345	shoeb@batworld.com
38.	Business Development Services Programme (BDSP) – Bangladesh Swisscontact	Deepak P Adhikary Programme Director	8829555	swisscontact@bol-online.com
39.	Canadian High Commission (CIDA)	Kevin Smith First Secretary & Deputy Head of Aid	9887091-7 Ext. 3454	kevin.smith@dfait-maeci.gc.ca
40.	Cargill Technical Services, Inc. /Washington DC	Charity Hanif Analyst	202-530-8169	charity_habif@cargill.com
41.	CENCE	Quazi M. Ahmed Founder & Executive Director	8120054, 017561861	quazi@transbd.net
42.	Center for Human Excellence (CENCE)	Quazi M Ahmed Founder & Executive Director	8120054 017-561861	quazi@transbd.net
43.	Chanda Cane House, Khulna	Abdul Hannan Proprietor	041/732156	
44.	Chattala Kutir Shilpa 40 Bangle Road, Patherghata, Chittagong	Peter		
45.	CIPE DCCI-CIPE ERRA Project	Md. Azizul Rahman Project Coordinator	880-2-9552562 8827442	dcci@bangla.net
46.	Computer Land, Khulna	Md Shaharul Haque Panna Proprietor	041/732237	
47.	Connies D Mukui House 90A, Road 14, Banani, Dhaka	Nusrat Taj	8829096	

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
48.	CROWN LEATHER PRODUCTS LTD.	Serajul Islam Managing Director	9872149,	coach@bol-online.com
49.	Dallas Tailors & Fabrics Chittagong	M. A. Salam Proprietor	031-638692	
50.	DANZAS Intercontinental	Mustaque Ahmed Managing Director	8829051 8828934	mustaque@tradeclippers.com
51.	Data International Ltd.	Najmul Hossain Ph.D Managing Director	9119109, 8117465 018-226032	di@citechco.net
52.	Delegation of the European Commission to Bangladesh	MA Halim Senior Development Officer	8824730-2 8823118	mailto@delbgd.cec.eu.int
53.	Delegation of the European Commission to Bangladesh	Anne MARCHAL Second Secretary	8824730	anne.marchal@delbgd.cec.eu.int
54.	Design and Technology Center (DTC) for Product Development	Franz Bauer Team Leader	9881225 018 237918	pps-c@e-fsbd.net
55.	DFID	Frank Matsaert Enterprise Development Adviser	8822705-9,	F-Matsaert@dfid.gov.uk matsaert@agni.com
56.	Dhaka Bank Limited	Mohammad Abu Musa Executive Vice President	9565012 9554514	dhakabnk@bdonline.com
57.	Dhaka Bank Limited	Executive Vice President & In-charge, Foreign Ex. Branch	9667711 9554514	dhakabnk@bdonline.com
58.	Dhaka Bank Limited	Md Mokhesur Rahman Managing Director	9556585 9554514	dhakabnk@bdonline.com
59.	Dhaka Bank Limited	Majedur Rahman Executive Vice President	9554514 7110859	dhakabnk@bdonline.com
60.	Dhaka Euro Shoes Limited (DESL) Euro Trading & Co.(eTc)	Managing Director Proprietor		
61.	Diamond Partical Board Mills Ltd. Kamal Tobacco, Rangpur	Abul Bashar (Nayam) Manager	0521-65760 0521-62560	
62.	Fan Manufacturer Chittagong	Md. Jahangir Alam Director	031-634128	
63.	Fuji Crafts 49 Handee Road, Patharghata, Chittagong	Bimal Kumar Barua	031/713311 Ext. 4155	
64.	GHASHFUL MCH FP & FW Association Chittagong	Shamsun Nahar Rahman (Paran) Executive Director	031-714519	ghashful@spnetctg.com
65.	GHASHFUL MCH FP & FW Association Chittagong	Md. Shakawat Hossan Majumder Co-ordinator (Livelihood)	031-714519	ghashful@spnetctg.com
66.	GHASHFUL MCH FP & FW Association Chittagong	Md. Mofizur Rahman Head of Finance & Admin	031-714519	ghashful@spnetctg.com
67.	Ghashful MCH FP & FW Association, Chittagong	Md Shakawat Hossain Majumder Coordinator, Livelihood	031/714519	ghashful@spnetctg.com
68.	Global Information Network (BD) Ltd. Chittagong	Engr. Rafiqul Islam Executive Director	031-726315-7 ext. 105	rafiq@globalctg.net
69.	Grameen Star Education, Khulna	Md Jahangir Hossain Managing Director	041/733240 017 280098 017 826888	gnet@bttb.net.bd
70.	GTZ BUSINESS ADVISORY SERVICE (BAS) DCCI	Md. Emdadul Haque Project Manager	9550074 -9550104 018-241754 7200089	bas-dcci@e-fsbd.net
71.	Hand Painted Textiles Banani, Rd-7, Dhaka	Hasina Jahan		
72.	Hassan Oil Mills Chittagong	Md. Abdus Salam	011-762476 031-632781	

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
73.	Helen Keller International	Andrew Hall MSc. PhD Country Director	8121080 019 347905	ahall@hkidhaka.org
74.	Hitachi Refrigeration & Engineering Works, Khulna	Samar Saha Proprietor	8619883 041/20085	
75.	Honeymoon Silk Industry Section 11, Block C, Road 11, Lane 14, Plot 9, Mirpur Pallabi, Dhaka	Abu Hanif Molla		
76.	ICLARM	Johannes Janssen Aquaculture Scientist & Project Leader	8813250 8814624 017-428001	janssen@agni.com
77.	Independent University, Bangladesh (IUB)	Professor Borhan Uddin School of Business (Director)	9881907, 9884498, 9884670	info@iub-bd.edu
78.	International Finance Corporation (IFC)	Leila Webster Program Manager (SME)	01-202-473-8240	iwebster@ifc.org
79.	Iraq Soap Factory Rangpur	Md. Aslam Md. Akram Md. Akbar	0521-62215 0521-64977 0521-63148	
80.	Island Trading 67, Nayapaltan, Dhaka	S.U. Haider	9341481	
81.	ITDG	Abdur Rob Manager, Small Enterprise Unit.	8111934, 9123671, 8111855	rob@itb.bdmail.net
82.	Jahanara Cottage Industries, Nama Dhir Par, Comila	Mrs Jahanara Begum		
83.	JENNYS INTERNATIONAL LTD. JENNYS SHOES LTD. EASTERN Food Ltd.	Nasir Khan Managing Director	882-4885, 882-6350	jennys@bangla.net
84.	JOBS	Ried B Lohr Project Director	8829037, 8826154	reid@jobsiris.dhaka-bd.net
85.	JOBS	Roger Bird Senior Policy Adviser	8829037, 8826154	roger@jobsiris.dhaka-bd.net
86.	JOBS	M A Quddus Team Leader	8829037, 8826154	info@jobsiris.dhaka-bd.net
87.	JOBS	A Imran Shauket Deputy Project Director	8829037, 8826154	imran@jobsiris.dhaka-bd.net
88.	JOBS	AHM Zaman Khan Sr Team Leader (ME)	8829037, 8826154	info@jobsiris.dhaka-bd.net
89.	JOBS	Md Altaf Hossain Team Leader (Policy, Donor & Market Linkage)	8829037, 8826154	infor@jobsiris.dhaka-bd.net
90.	JOBS	Mostafizur Rahman Team Leader Small & Medium Enterprise (SME) Program	8829037, 8826154, 9885141	mustafiz@jobsiris.dsaka-bd.com mustafiz@yahoo.com
91.	JOBS	AHM Zaman Khan Sr. Team Leader Micro Enterprise (ME) Development Program	8829037, 8826154, 9885141	info@jobsiris.dhaka-bd.com
92.	JOBS, Dhaka	AHM Zaman Khan Sr Team Leader (ME)	8829037 8826154	info@jobsiris.dhaka-bd.net
93.	JOBS-SME Program	Mostafizur Rahman Team Leader	8829037, 8826154 018-222385	mustafiz@jobsiris.dhaka-bd.net or mustafizr@yahoo.com
94.	Kakali Press, Khulna	Khabirar Rahman Proprietor	041/720348 017 275453	
95.	Kanoka Fabrics BSCIC Industrial Estate Bogra	Monowara		
96.	Karuka 36-39 Anarkoli Market Shiddeswari, Dhaka	Najma Hossain Naj		

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
97.	Khadi Cottage Industries and Cooperative Ltd Laksam Road, Comilla	Anup Ranjan Bose		
98.	Khadi Mela Laksam Road, Kandirpar, Comilla	Mahmud		
99.	Khadi Pannya Laksam Road, Kandirpar, Comilla	Nikhil Chandra Dey	081/69506	
100.	Khan & Zaman Mills Bogra	Ataur Rahman Khan		
101.	Khan Foundry Ltd. Rangpur.	Md. Babul Akhtar Director, Finance	0521-65267	
102.	Kinnoree H-85, Flot 4B, Road 7A Archedia Manson, Dhanmondi, Dhaka	Nasreen Mahmud		
103.	Legacy Footwear Limited	Quazi Rafi Ahmed Director	404385	aziz_ifl@bangla.net
104.	Matching Grant Facility (mgf)	Matt Moran Programme Manager	812-5810, 812-6212, 912-6544	mmoran@mgf.bangla.net
105.	Matching Grant Facility (MGF), TDI	Richard R Plamondon Financial Controller	81235810 8113819	plamondo@bangla.net
106.	Mexidian Food Ltd. Chittagong	Probin Chakma Mechanical Engineer	031-650154	meridian@abnetbd.com
107.	MICRO INDUSTRIES DEVELOPMENT ASSISTANCE AND SERVICES	M. Khairul Bashir Deputy General Manager	8116094-5, 8116186 -7, 9117154	midas@raspit.com
108.	MIDAS FINANCING LIMITED	Bazlur Rahman Khan Deputy Managing Director	8116094-5, 8116186 -7	midas@fsbd.net
109.	Midas Financing Limited 100, Agrabad C/A, Chittagong	Sumon Ahmed Senior Manager	031-716231 031-710668 017-818808	
110.	MIDAS Financing Limited, Dhaka	Bazlur Rahman Khan Deputy Managing Director	8116094-5 8116186-7	midas@fsbd.net
111.	MIDAS, Dhaka	Md Golam Sarwar Bhuiyan General Manager (Programs)	9111920 8116094-5	midas@aitd.bd.net
112.	Miskin Shah Mills 12, Block E, Section 12, Line 5, Mirpur, Dhaka	Parvez		
113.	Munir Cottage Industries BSCIC Industrial Estate Comilla	Munir		
114.	Munmun's Boutique Public Works Engineering Store, Officers Quarter, Eidgah, Chittagong	Kazi Shakter Perveen Munmun	017 137381	
115.	Nakshi Hat Vill. Chand Nagar, PS-Saidpur, Nilphamari	Dilafroz Dalia	0552/2389	
116.	Nakshi Khanta Laksam Road, Rias Market, Kandirpar, Comilla	Abu Azmal Pathan	081/69506	
117.	Nipun Karu Shilpa (Nakshi) 279, Ahmed Nagar, Mirpur Dhaka	Azizur Rahman	9003964	crd@bdcom.com
118.	Nishat Fabrics Ltd BSCIC Industrial Estate Bogra	Murad Morshed Haider		
119.	Oitijoh, Khulna	Sheikh Abu Arif Tito Proprietor	041/720752 017 818032	
120.	Pacific Paper Products Ltd. Chittagong	Swapan Kanti Barua Managing Director	031-671027 031-620678	
121.	Pallee Unnoyan Prokolpa	Sk Md Abu Hassanat	051/5703	shaodpup@bttb.net.bd

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
	Khanlk Niloy, Chalklokman, Bogra	(Shahid) Chief Co-ordinator		
122.	Paradise Steel Works BSCIC, Rangpur	Md. A.M. Ansari	0521-62512 0521-62926	
123.	Prabartana 2/8 Sir Syed Road, Mohammadpur, Dhaka	Shahid Hossain Shamim	81116420	
124.	PROBITY Systems Limited	Shaheda Mustafiz Managing Director	8811190 017-848140	probit@global-bd.net
125.	PROSHIKA, Dhaka	Badrul Siddique Coordinator, SEED Program	9008015 8013398	seed@proshika.bdonline.com
126.	Quality Institute of America (QIA)	Shahriyar Masud Khan Assistant Vice President	9882770	qia@bdonline.com
127.	Rahimafroz	Feroz Rahim Managing Director	8815382 8820547	raco@bdcom.com
128.	Rajanigandha, Khulna	Md Mahtab Uddin Babu Proprietor	041/732402 041/720422	
129.	Rangpur Foundry Ltd. Rangpur	Alauddin Ahmed SM (Factory0	9563126 9667482-3	inforfl@pranfoods.com
130.	Rowshan Enterprise, Khulna	Md Salimuddin Khan Proprietor	041/725609	
131.	Rowshan Motor Works, Khulna	Md Firoz Ahmed Proprietor	041/722782 017 309207	
132.	Royal Danish Embassy	Amarnath Reddy Programme Coordinator (PSDP)	8825661 Ext. 38	amared@dacbd.um.dk
133.	Ruby J Boutique 132, New Eskaton Road Dhaka	Siddiqua Begum	8322370	
134.	Ruby's Herbs Purana Paltan, Dhaka	Ruby Ali Damal	9568885	
135.	Shakti Foundation for Disadvantaged Group, Dhaka	Syeda Obaida Haque Senior Coordinator – Program	9113914 9121645	shakti@citechco.net
136.	Shata Rupa Haotashilpa 20/2, Middle Madertek, Bashabo, Dhaka	Afroza Begum		
137.	Shilpaloi Ltd B9, BSCIC Industrial Estate Bogra	Emdad Ahmed		
138.	Shoppers Bazar House 1, Road 10, Banani, Dhaka	Fauzia Kabir		
139.	Silk Wave 3/D North Dhanmondi Kalabagan, Dhaka	Mrs Ruby	9116439	
140.	Silk Works 3/D, North Dhanmondi, Kalabagan, Dhaka	Mrs Ruby	9881893	
141.	SMALL & COTTAGE INDUSTRIES TRAINING INSTITUTE	Dr. M.M. Hashem Ali Associate Faculty Member	8915353, 8915354	
142.	SMALL & COTTAGE INDUSTRIES TRAINING INSTITUTE (SCITI)	Md. Nurul Islam Chief Faculty Member & Head of the Department (Financial Mgt. Division)	893684, 894262, 895353, 895354	
143.	SMALL AND COTTAGE INDUSTRIES TRAINING INSTITUTE (SCITI), BSCIC	Md. Abdul Wadud Chief Faculty Member Entrepreneurship Development Faculty	8915353 - 4, 8911939 9665155	mawadud@bdcom.com
144.	SREYA 15/9, Madhubagh, Moghbar, Dhaka	Meherun Nissa Dolly	8311069	
145.	Srijoni	Laila Jalal	9124479	

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
	83 Lake Circus, Kalabagan Dhaka			
146.	Sumetals Limited Sufia Metal works Limited Chittagong	Mujibul Huq Managing Director	031-751807 017-326726 031 724803	mujib@globalctg.net
147.	TDK	Md Khairul Alam Proprietor	8620283 8611475	tdk@citechco.net
148.	TdK	Md. Khairul Alam	8620283, 8611475 018226739	tdk@citechco.net
149.	Terra Resources International	Zia U. Ahmed Advisor	9333784 9334627	tri@bol-online.com
150.	The Craftsmen 485, Jubilee Road, Chittagong	ABM Fazle Rashid Chowdhury	031/616161 031/612701	
151.	The Dhaka Chamber of Commerce & Industry DCCI Business Institute	Hasanur Rahman Chowdhury Deputy Secretary (Training)	9552562 Ext. 123	dcci@bol-online.com dcci@bangla.net
152.	The Louis Berger Group Inc./Washington DC	Joyjit Deb Roy Economist	202-331-7775	jdebroy@louisberger.com
153.	The Louis Berger Group Inc./Washington DC	Charles Bell Program Director	202-331-7775	cbell@louisberger.com
154.	The World Bank	Shamsuddin Ahmad Senior Financial Analyst PSD & Finance	8611056-68 Ext. 403	sahmad1@worldbank.org
155.	TMSS Rangpur Road, Bogra	Aminul Islam Deputy Director	051/73563	
156.	Training Research and Information Network (TRIN)	M. Lutfar Rahman Khan Chief Executive	9111524 9114781	trin@bdmail.net
157.	Training, Research and Information Network (TRIN)	M Lutfar Rahman Khan Chief Executive	9111524	trin@bdcom.com
158.	United States of America Agency for International Development (USAID)	Aniruddha Hom Roy Project Management Specialist	880-2-8824700-22 X- 2541	aroy@usaid.gov
159.	UNIVERSITY OF DHAKA, BANGLADESH	Masuda M. Rashid Chowdhury (Saima) Professor		
160.	USAID	Aniruddha Hom Roy Project Management Specialist	88244700-22 Ext. 2541	aroy@usaid.gov
161.	USAID/American Embassy Bangladesh	Syed Abu Motahar	8824700-22 Ext. 545	amotahar@usaid.gov
162.	USAID/Bangladesh	Dewan A H Alamgir Development Program Specialist	8824700-22 Ext. 2547	dhaider@usaid.gov
163.	USAID/Bangladesh	Allen Fleming Enterprise Development Officer	8822542 8824700-22 Ext. 2381	allen@usaid.gov
164.	USHA Handicrafts H-F 36/9, Zohri Mohalla Babar Road, Mohammadpur, Dhaka	John Biswas	9130207	
165.	UTENSICO Crocaries, Gift & Home Appliance, Chittagong		031-654905	
166.	Uttama Gulshan, Dhaka	Selina Sheikh	8814358	
167.	Uttaran, Satkhira	Shahidul Islam Director	8616184 017 828305	
168.	Uttaran, Satkhira	Abul Kalam Azad Chief of Microfinance	017 829465 017 370863	Uttaran@bdonline.com
169.	Wax Lyrical House 38, Road 7, Block F Banani, Dhaka	Hasina Jahan Rova	9881893	
170.	World Concern, Dhaka	Ronendra Chowdhury Runu	8114647 8124543	

SI No	Name of Company/Agency	Person's Name	Telephone	E-mail
		Programme Coordinator		
171.	Yasmin Fashion House-238, Lane 17 Lake Road, New HOHS Mohakhali	Yasmin Mulk	8823515	
172.	Young Power in Social Action Chittagong	Me. Arifur Rahman Chief Executive	031-825068	ypsa@abnetbd.com

ANNEX A.1

LIST OF PERSONS INTERVIEWED FOR THE SURVEY

Sl #	Name of Company/Agency	Person's Name	Telephone	E-mail
1.	Amin Fish Farms & Industries Ltd. Chittagong	Mahammad Ali Factory Engineer	031-670889	
2.	ANGANA New Market, Bogra	Pallob		
3.	Angosree Molobi Nagar, Bakshi Bazar, Bogra	Md Aftabuddin		
4.	Apex Footwear Limited	Abdul Momen Assistant General Manager (Marketing)	8828258 8821591	aft@apextan.com
5.	Arabian Engineering Co. Chittagong	P.K. Roy (Babu)	031-670053	
6.	Arif Benarasi Kutir Mirpur benarasi Polli House 15, Section 11, BBC Road 10, Lane 3, Mirpur, Dhaka	Haji Md Mostafa Kamal	8011259	
7.	Arter Asha (Hope For The Distressed) Rangpur	Jahangir Kabir Chowdhury Director	0521-62269	
8.	Artificial Plant of Radiant Knitting, BSCIC Industrial Estate, Plot 142-143, Gazipur	Solaiman Haider	9334842	
9.	Arzoo 193 Elephant Road, Hatirpool, Dhaka	Shamima Arzoo	8627544	
10.	Ayeshas Collection 794, Monipur, Mirpur-2, Dhaka	Munni Hassan Sheikh	9003259	
11.	Bay Footwear Ltd	Ziaur Rahman Director	8611468 8612335	
12.	Bengal Crafts 2-A, Outer Circular Rolad Moghbar, Dhaka	Sayid Rashid Chowdhury	9331860	
13.	Bijoypur Pottery Chandpur Road, Comilla	Pal		
14.	Chanda Cane House, Khulna	Abdul Hannan Proprietor	041/732156	
15.	Computer Land, Khulna	Md Shaharul Haque Panna Proprietor	041/732237	
16.	Connies D Mukui House 90A, Road 14, Banani, Dhaka	Nusrat Taj	8829096	
17.	CROWN LEATHER PRODUCTS LTD.	Serajul Islam Managing Director	9872149,	coach@bol-online.com
18.	Dallas Tailors & Fabrics Chittagong	M. A. Salam Proprietor	031-638692	
19.	Dhaka Euro Shoes Limited (DESL) Euro Trading & Co.(eTc)	Managing Director Proprietor		
20.	Dhaka Euro Shoes Ltd	Azizur Rahman Managing Director	605370	euroshoes@shaplanet.com
21.	Diamond Partical Board Mills Ltd.	Abul Bashar (Nayam)	0521-65760	

SI #	Name of Company/Agency	Person's Name	Telephone	E-mail
	Kamal Tobacco, Rangpur	Manager	0521-62560	
22.	Eastern Fashion Sendel Industries	Md Zahir Uddin Ahmed Proprietor		
23.	Exclusive Shoes	Ruhul Amin Deputy Managing Director	9337740-3	
24.	Fan Manufacturer Chittagong	Md. Jahangir Alam Director	031-634128	
25.	Fuji Crafts 49 Handee Road, Patharghata, Chittagong	Bimal Kumar Barua	031/713311 Ext. 4155	
26.	Global Information Network (BD) Ltd. Chittagong	Engr. Rafiqul Islam Executive Director	031/726315-7 ext. 105	rafiq@globalctg.net
27.	H & H Leather Industry	M Nasir Managing Director	9111209 9112776	
28.	Hand Painted Textiles Banani, Rd-7, Dhaka	Hasina Jahan		
29.	Hassan Oil Mills Chittagong	Md. Abdus Salam	011-762476 031-632781	
30.	Hitachi Refrigeration & Engineering Works, Khulna	Samar Saha Proprietor	8619883 041/20085	
31.	Homeland Footwear Ltd	Ali Akbar Chowdhury	9565627	hft@bdmail.net
32.	Honeymoon Silk Industry Section 11, Block C, Road 11, Lane 14, Plot 9, Mirpur Pallabi, Dhaka	Abu Hanif Molla		
33.	Inter-Fashion Leather & Footwear Industries Ltd	Faruk Ahmed Managing Director	9801347 9800643-44	ifil@citechco.net
34.	Iraq Soap Factory Rangpur	Md. Aslam Md. Akram Md. Akbar	0521-62215 0521-64977 0521-63148	
35.	Island Trading 67, Nayapaltan, Dhaka	S.U. Haider	9341481	
36.	Jahanara Cottage Industries, Nama Dhir Par, Comila	Mrs Jahanara Begum		
37.	Jass Leather Industries Ltd	Md Shah Jahan Executive Director	9559979	jass@bol-online.com
38.	Jennys International Ltd Jennys Shoes Ltd Eastern Foot Ltd	Nasir Khan Managing Director	8824885 8826350	jennys@bangla.net
39.	JENNYS INTERNATIONAL LTD. JENNYS SHOES LTD. EASTERN Food Ltd.	Nasir Khan Managing Director	882-4885 882-6350	jennys@bangla.net
40.	Kakali Press, Khulna	Khabirar Rahman Proprietor	041/720348 017 275453	
41.	Kanoka Fabrics BSCIC Industrial Estate Bogra	Monowara		
42.	Karuka 36-39 Anarkoli Market Shiddeswari, Dhaka	Najma Hossain Naj		
43.	Khadi Cottage Industries and Cooperative Ltd Laksam Road, Comilla	Anup Ranjan Bose		

SI #	Name of Company/Agency	Person's Name	Telephone	E-mail
44.	Khadi Mela Laksam Road, Kandirpar, Comilla	Mahmud		
45.	Khadi Pannya Laksam Road, Kandirpar, Comilla	Nikhil Chandra Dey	081/69506	
46.	Khan & Zaman Mills Bogra	Ataur Rahman Khan		
47.	Khan Foundry Ltd. Rangpur.	Md. Babul Akhtar Director, Finance	0521-65267	
48.	Kinnoree H-85, Flot 4B, Road 7A Archedia Manson, Dhanmondi, Dhaka	Nasreen Mahmud		
49.	Lalmai Footwear Ltd	Aminur Rashid Executive Director	9567312 9569458	lalmai@bdmail.net
50.	Legacy Footwear Ltd	Kazi Aziz Ahmed Director	017 642763	
51.	M/s Quality Shoe Factory	Proprietor	017 388149	
52.	Magdona Senda Factory	Md Zahir Uddin Proprietor		
53.	Magnet Shoes	Md Matabuddin Proprietor	017 166044	
54.	Mexidian Food Ltd. Chittagong	Probin Chakma Mechanical Engineer	031-650154	meridian@abnetbd.com
55.	Miskin Shah Mills 12, Block E, Section 12, Line 5, Mirpur, Dhaka	Parvez		
56.	Munir Cottage Industries BSCIC Industrial Estate Comilla	Munir		
57.	Munmun's Boutique Public Works Engineering Store, Officers Quarter, Eidgah, Chittagong	Kazi Shakter Perveen Munmun	017 137381	
58.	Nakshi Hat'Vill. Chand Nagar, PS-Saidpur, Nilphamari	Dilafroz Dalia	0552/2389	
59.	Nakshi Khanta Laksam Road, Rias Market, Kandirpar, Comilla	Abu Azmal Pathan	081/69506	
60.	Nipun Karu Shilpa (Nakshi) 279, Ahmed Nagar, Mirpur Dhaka	Azizur Rahman	9003964	crd@bdcom.com
61.	Nishat Fabrics Ltd BSCIC Industrial Estate Bogra	Murad Morshed Haider		
62.	Oitijjoh, Khulna	Sheikh Abu Arif Tito Proprietor	041/720752 017 818032	
63.	Pacific Paper Products Ltd. Chittagong	Swapan Kanti Barua Managing Director	031-671027 031-620678	
64.	Pallee Unnoyan Prokolpa Khanlk Niloy, Chalklokman, Bogra	Sk Md Abu Hassanat (Shahid) Chief Co-ordinator	051/5703	shaodpup@btb.net.bd
65.	Paradise Steel Works BSCIC, Rangpur	Md. A.M. Ansari	0521-62512 0521-62926	
66.	Paragon Leather & Footwear Ind. Ltd	Chowdhury Shakurul Islam (Sohel) Director (Marketing)	031/740414 031/741065	paragon@spnetctg.com

SI #	Name of Company/Agency	Person's Name	Telephone	E-mail
67.	Prabartana 2/8 Sir Syed Road, Mohammadpur, Dhaka	Shahid Hossain Shamim	81116420	
68.	Premier Shoes	Md Asad Uddin Akhand Proprietor	031/717766 017 837029	
69.	Probit Sendal Factory	Md Mosharraf Hossain Proprietor	017 128961	
70.	Rajanigandha, Khulna	Md Mahtab Uddin Babu Proprietor	041/732402 041/720422	
71.	Rangpur Foundry Ltd. Rangpur	Alauddin Ahmed SM (Factory0	9563126 9667482-3	inforfl@pranfoods.com
72.	Riverside Footwear	Mohammad Moinuddin Executive Director	7122100 7122771	inqilab2@bangla.net
73.	Rowshan Enterprise, Khulna	Md Salimuddin Khan Proprietor	041/725609	
74.	Rowshan Motor Works, Khulna	Md Firoz Ahmed Proprietor	041/722782 017 309207	
75.	Ruby J Boutique 132, New Eskaton Road Dhaka	Siddiqua Begum	8322370	
76.	Ruby's Herbals Purana Paltan, Dhaka	Ruby Ali Damal	9568885	
77.	S A Leather & Shoe Industries Ltd	A B M Toha Managing Director	9556568 018 241517	saltoha@bdmail.net
78.	Shata Rupa Haotashilpa 20/2, Middle Madertek, Bashabo, Dhaka	Afroza Begum		
79.	Shilpaloi Ltd B9, BSCIC Industrial Estate Bogra	Emdad Ahmed		
80.	Shoe Star	Md Anwar Hossain Proprietor	031/751201 031/615645	
81.	Shoppers Bazar House 1, Road 10, Banani, Dhaka	Fauzia Kabir		
82.	Silk Wave 3/D North Dhanmondi Kalabagan, Dhaka	Mrs Ruby	9116439	
83.	Silk Works 3/D, North Dhanmondi, Kalabagan, Dhaka	Mrs Ruby	9881893	
84.	SREYA 15/9, Madhubagh, Moghbazar, Dhaka	Meherun Nissa Dolly	8311069	
85.	Srijoni 83 Lake Circus, Kalabagan Dhaka	Laila Jalal	9124479	
86.	Sumetals Limited Sufia Metal works Limited Chittagong	Mujibul Huq Managing Director	031-751807 017-326726 031 724803	mujib@globalctg.net
87.	Superior Footwear Co Ltd	Mamun-ur-Rahman Managing Director	8116164	superior@bol-online.com or superior@btp.net
88.	Surma Leather & Footwear Industries Ltd	Mansur Mahbub Executive Director	9557913 011 852980	marsu@citechco.net
89.	TDK	Md. Khairul Alam	8620283 8611475 018226739	tdk@citechco.net

SI #	Name of Company/Agency	Person's Name	Telephone	E-mail
90.	The Craftwmen 485, Jubilee Road, Chittagong	ABM Fazle Rashid Chowdhury	031/616161 031/612701	
	The Dhaka Chamber of Commerce & Industry DCCI Business Institute	Hasanur Rahman Chowdhury Deputy Secretary (Training)	9552562 Ext. 123	dcci@bol-online.com dcci@bangla.net
91.	Titas Shoe Factory	Moslaha Uddin Khan Proprietor	017 345802	
92.	TMSS Rangpur Road, Bogra	Aminul Islam Deputy Director	051/73563	
93.	Training Research and Information Network (TRIN)	M. Lutfar Rahman Khan Chief Executive	9111524 9114781	trin@bdmail.net
94.	United States of America Agency for International Development (USAID)	Aniruddha Hom Roy Project Management Specialist	8824700-22 X- 2541	aroy@usaid.gov
95.	UNIVERSITY OF DHAKA, BANGLADESH	Masuda M. Rashid Chowdhury (Saima) Professor		
96.	USHA Handicrafts H-F 36/9, Zohri Mohalla Babar Road, Mohammadpur, Dhaka	John Biswas	9130207	
97.	UTENSICO Crocaries, Gift & Home Appliance, Chittagong		031-654905	
98.	Uttama Gulshan, Dhaka	Selina Sheikh	8814358	
99.	Uttaran, Satkhira	Shahidul Islam Director	8616184 017 828305	
100.	Uttaran, Satkhira	Abul Kalam Azad Chief of Microfinance	017 829465 017 370863	Uttaran@bdonline.com
101.	Wax Lyrical House 38, Road 7, Block F Banani, Dhaka	Hasina Jahan Rova	9881893	
102.	World Concern, Dhaka	Ronendra Chowdhury Runu Programme Coordinator	8114647 8124543	
103.	Yasmin Fashion House-238, Lane 17 Lake Road, New HOHS Mohakhali	Yasmin Mulk	8823515	
104.	Young Power in Social Action Chittagong	Me. Arifur Rahman Chief Executive	031-825068	yps@abnetbd.com

Microenterprise Development Assessment Interview List

SL	Date/place	Name	Address	Sector	Nature of microenterprise
	Chittagong				
1	6.11.01	Mrs. Hosnera Begum	Rony Bobin Factory, 22, Mogultuly, Jamiruddin Lane, Agrabad, Chittagong	Ghashful (NGO sector) sponsored under JOBS program	Wood products
2	6.11.01	Mr. Golam Zakaria/ Mrs. Sanwara Begum	Al- Husain, Chemical Ind. 75, Mogultuly by lane, Agrabad, Chittagong	Do	Chemical products
3	6.11.01	Mrs. Delwara Begum	Surut Ali Lane, Commerce College Road, Manirpul, Chittagong	Do	Saree business
4	6.11.01	Mrs. Roksen	Rony Sandal factory, Nurul Haque Master lane East Madarbari, Chittagong	Do	Sandal manufacturing
5	6.11.01	Mr. Md. Mizanur Rashid	Femina Garments, 9/39 Lucky Plaza, Chittagong	Private sector	Garments
6	6.11.01	Mr. Mahmud Ahmed	Mahmmad Enterprise, 1693 SK. Mujib Road, Agrabad, Chittagong	Private sector	Automobile battery
7	7.11.01	Mr. Md. Sadeq	Ferdous Sanitary Market, CDA, DT Road, North Kattuly, Chittagong	YPSA (NGO) sponsored under JOBS program	Sanitary and allied products
8	7.11.01	Mrs. Sheli Shirohi Yeasmin	122, EA/X, Feroj Shah Colony, Chittagong	Do	Dairy
9	7.11.01	Mrs. Hazera Begum	Kaibulla Dham, Bisshaw colony, Chittagong	Do	Hand made embroidery products
10	7.11.01	Mr. Mohammad Ullah	New Monsurabad, Colonel Hat, Chittagong	Do	Shoe manufacturing
11	7.11.01	Mr. Md. Hanif	Metal Engineering works, Madarbari, Chittagong	Private sector	Tube light stand manufacturing
12	7.11.01	Mr. Rafiqul Islam	Puspa Bitan, Agrabad, Chittagong	Private sector	Natural Flowers/products
13	7.11.01	Mr. Md. Bahar Uddin	Fruits Seller, Agrabad, Chittagong	Private sector	Fruits business
14	7.11.01	Mr. Mirza Md. Iqbal	Mirza store, 8/151-152, Lucky Plaza, Agrabad, Chittagong	Private sector	Cosmetics and toiletries products
15	8.11.01	Mr. Babul Chowdhury	SB Rubber products, Agrabad, Chittagong	Private sector	Rubber products
16	8.11.01	Mr. Kamal Chowdhury	Wysiwyg system, 6 Mehendibagh road, Chittagong	Private sector	Computer services and training
17	8.11.01	Mr. Md Shahidullah Selim	Master printers, 390, Anderkill, Chittagong	Private sector	Printing and publishing
18	8.11.01	Mr. Md. Selim	Plastic Industry, Agrabad, Chittagong	Private sector	Plastic pipes for electrical wiring
19	8.11.01	Mr. Md. Musa	Tuhin Refrigeration works, Agrabad, Access road, Shantibagh	Private sector	Refrigeration services and repairing
20	8.11.01	Mr. Biman Barua	Fuji crafts Church road, Pathar Ghata, Chittagong	Private sector	Handicrafts

SL	Date/place	Name	Address	Sector	Nature of microenterprise
	Khulna				
21	13.11.01	Abdul Hannan	Khan A Sabur Road, Shibbari Mor, Khulna	Private sector	Cane products for furniture
22	13.11.01	Md. Rafique	Asia Steel, Khan A Sabur Road, Khulna	Private sector	Steel products
23	13.11.01	Mr. Salimuddin Khan	Rowshan Enterprise, 81/1 upper Jessore road, Khulna	Private sector	Automobile batteries.
24	13.11.01	Mr. Md. Shaharal Haque	Computerland, 5 KDA Chamber building, Khulna	Private sector	Computer training and services
25	13.11.01	Mr. Md. Imtiaz	Howra Bakery, Khan A Sabur Road Khulna	Private sector	Bakery products
26	14.11.01	Mrs. Sandha Rani Das	Mahmudi Khathi, Paikgacha, Khulna	Uttaran (NGO sector) sponsored by JOBS	Wooden products
27	14.11.01	Mrs. Purnima Sarker	Kashimpur, Paikgacha Khulna	Do	Packaging products
28	14.11.01	Mrs. Anima Biswas	Mahmud Kathi, Paikgacha, Khulna	Do	Fishing nets
29	14.11.01	Mr. Sk. Arif Tito	OITIJJOH, 71 KDA Khulna	Private sector	Handicrafts
30	14.11.01	Mr. Samar Saha	Hitachi Refrigeration and engineering works, 66 Sir Iqbal road, Khulna	Private sector	Refrigeration services and repairing
31	14.11.01	Mr. Khabiabar Rahman	Kakoli press, 3, Ashan Ahmed road, Khulna	Private sector	Printing and publishing
32	14.11.01	Mr. Md. Mahtabuddin Babu	32, Farajipara road, Khulna	Private sector	Flower business
33	15.11.01	Mr. Md. Zakir Hossain	Goborchaka KDA, Khulna	Private sector	Wooden furniture
34	15.11.01	Mr. Md. Mir Hossain	Optical and watch palace. 95, KDA, New market, Khulna	Private sector	Watches
35	15.11.01	Mr. Jogi Paul	Khalishpur, old Jessore road, Khulna	Private sector	Leather sandals
36	15.11.01	Mr. Mojibor Rahman	Kaifeng KDA, Khulna	Private sector	Chinese restaurant service
37	15.11.01	Mr. Md. Jahangir Hossain	Grameen Education, Shibbari Mor Khulna	Private sector	Computer training
38	15.11.01	Mr. Badhan Kabir	Catwalk, 209 KDA , New Market Khulna	Private sector	Hand made garments (boutique)
39	15.11.01	Mr. Md. Feroz Ahmed	Rowshan motor works, 373, Sher-e- bangala road Khulna	Private sector	Transport service
40	15.11.01	Mr. Md. Khalilur Rahman	Khalispur, old Jessore road, Khulna	Private sector	Cement products

ANNEX B

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ANNEX C

Statement of Work

I. TITLE

Enterprise Development Study/Assessment

II. OBJECTIVE

- (i) To distill the lessons learned from enterprise development projects implemented by USAID and other donors in Bangladesh, with a particular focus on projects implemented during the 1990s, including the ongoing, USAID-funded Job Opportunities and Business Support (JOBS) Program ('Enterprise development projects' might encompass any or all of the following: business development services, enterprise level technical training, business support institution strengthening, and business policy advocacy);
- (ii) To identify and briefly assess the scope and substance of prospective and on-going enterprise development projects of other donors in Bangladesh;
- (iii) To identify the local demand for enterprise development programs; and
- (iv) To assist USAID to take a fresh look at possible interventions to support small business development, and to guide USAID in determining its future direction in this subsector.

III. BACKGROUND

USAID/Bangladesh's Strategic Objective 5 is "Growth of Agribusiness and Small Business", which is seen as a means of increasing incomes of poor Bangladeshis. The new Agro-based Industries and Technology Development Project: phase II (ATDP II) is USAID's vehicle for assisting and promoting agribusiness. For non-agricultural enterprises, the Job Opportunities and Business Support (JOBS) Program, which is in its 4th year of implementation, assists expansion of micro, small and medium enterprises to generate employment and income.

The SO 5 projects implemented by USAID/Dhaka concentrate on three major objectives: improving the business climate through policy reform, strengthening business support institutions, and providing technical assistance to the enterprises (micro, small and medium) to improve their capability to compete in the market. USAID enterprise development projects had some common modes of intervention such as technical assistance, policy reform and provision of either funds for credit or loan facilitation or loan guarantees for entrepreneurs. Technical assistance has included training for entrepreneurs and staff members of the implementing agencies, development of management systems for agencies, direct assistance to the enterprises for product and market development, providing assistance for feasibility studies for enterprises, providing market information and linking enterprises with

markets. Policy reform has addressed both the general business climate and sector-specific issues.

Despite initiatives by government, NGOs and donors to create employment opportunities, the private sector has not generated sufficient employment to lift Bangladesh from poverty. Indeed, experience elsewhere suggests that while government, NGOs and donors can make valuable contributions to business climate and private sector employment generation, it is the private sector itself that must be the driver of growth.

Bangladesh has a rich experience with NGO initiatives to address credit constraints faced by small and microbusiness. These efforts have had demonstrated positive impacts on family income, especially among the poorest beneficiaries and in rural areas. Microfinance, however, has its limitations in creating wage employment and acting as the engine for economic growth. Microfinance programs have their greatest impact in an environment of rapid economic growth, especially in rural areas. Private sector businesses have to grow to create jobs and such growth depends on many macro and micro-economic factors.

USAID has traditionally pursued a two-pronged strategy to promote and develop income-generating activities. For poor women and men in rural Bangladesh the Mission has mainly assisted business development through microcredit. In urban areas, by contrast, USAID has promoted and developed small and medium enterprises (SMEs). Projects have been financed with both local currency as well as direct development assistance (DA) funds. The relevant documents such as project design document, evaluation reports, and project completion reports are available with the Mission.

The current USAID/Dhaka-funded JOBS Program has been working in three major areas: assisting micro-entrepreneurs (MEs) financed by microfinance institutions (MFIs), assisting small and medium enterprises (SMEs) in four different sub-sectors and advocating policy changes. The main activities in the ME component of JOBS are (i) to provide training on business management to the micro-entrepreneurs to improve their productivity and to expand their businesses, and (ii) to provide training to the staff members of MFIs to enhance their capacity to manage programs. At an early stage JOBS provided technical training in fisheries, livestock, and poultry. However, the program later shifted to more general management training.

The JOBS SME component currently assists 4 sub-sectors: handicrafts, textile, leather goods and leather footwear. Major areas of assistance in the SME sub-sectors are as follows. JOBS finances part of the training cost of women and men to become skilled workers, assists enterprises to develop new and improved products, organizes local trade fairs and assists enterprises to participate in international trade fairs for expanding markets within and outside Bangladesh, and assists enterprises to gain access to commercial finances. Some enterprises, especially in the leather goods and footwear sectors, have been able to enhance sales both in domestic and international markets. Some small shoe manufacturers have been linked with large export-oriented manufacturers as subcontractors, which are now receiving regular orders

to supply to the exporters. The impact on other sub-sectors as well as on microentrepreneurs of MFIs in terms of creation of new jobs is not as obvious as for leather goods and footwear sub-sectors.

At the same time, several types of assistance provided by JOBS Program have varied degrees of success in terms of creating jobs, expanding sales and improving profitability. For example, trade fairs organized by JOBS did not lead to substantial sales to all enterprises or technical training did not produce jobs uniformly in all four sectors.

JOBS Program has also successfully completed several other activities including a major conference on e-commerce, a workshop on secured finance, and drafting a new law on secured finance, which may lead to better policy regime.

IV. STATEMENT OF WORK

The Contractor shall examine the role played by USAID- and other donor-funded programs in creating jobs and income among micro, small and medium enterprises. The Contractor shall determine the local demand and scope for enterprise development services. "Enterprise development services" is broadly defined to include general management training and technical assistance, production-related or technical training and TA, support in marketing and developing new products, and related services. For purposes of this study, enterprise development services also include donor activities to strengthen the outreach ability of institutions providing services to small business, such as microfinance institutions or business associations.¹ The report should particularly examine projects implemented in 1990s (EDP-MIDAS, IPP, WEDP) and the current JOBS project. Each question should be answered in terms of findings, conclusions, and recommendations for the future, based on a review of USAID-funded programs and information generated by the contractor.

Bangladesh is the eighth largest country in the world in population, and the markets in which small businesses are active are abundant and complex. The contractor will narrow down the research to look at markets (geographic, product or labor) which have been the particular focus of recent USAID programs, drawing where possible conclusions which can be generalized to a broader segment of the economy. For example, the contractor, in consultation with USAID, might choose to examine business development services in two or three selected geographic zones and two or three subsectors (e.g., leather and footwear) relevant to USAID projects. The contractor's report will address the following areas:

¹ In other words, to the extent microfinance institutions, business associations and similar sorts of institutions give advice to SMEs regarding production, marketing or business management, such services would be covered under this study. Efforts by donors to strengthen such service delivery by these types of institutions, because such assistance leads to or strengthens service delivery, would also be included. Financial services (e.g., credit and savings) would not be covered.

A. Principal Assumptions

- a) How much is known about the general characteristics of the micro, small and medium business sector in Bangladesh? What census or survey data are available through government or private statistical sources which provide information on numbers of firms, employment in small firms and growth of small firms within specific sectors of interest? Is the information reliable as a tool to plan programs?
- b) What evidence exists to confirm USAID's and other donors' assumptions regarding the importance of providing enterprise development services as opposed to other types of interventions (financial services, institutional strengthening of government agencies that support business, etc.)?
- c) What are the principal other donor projects in recent years that have provided enterprise development services to SME's? The contractor should provide brief (NTE one page) descriptions of any such projects of the IBRD, ADB, or other multilateral or bilateral institutions.

B. Demand for Business Services by Micro, Small and Medium Business

- a) Who among SMEs are the demanders of business development services? Does the demand arise directly (business owners look for assistance), or is the demand generated by external sources? External sources could be donors, microenterprise lending institutions' requirements, or purchasers of SME products. Are there any reliable studies of the nature of this demand?
- b) How do SMEs view the issue of payment for business development services? Is there a tradition of buying services among small businesses? Do microfinance institutions require that part of the loan proceeds pay for training or business development services? Given the active donor and NGO involvement in this area, is there an expectation that such services should be provided free of charge?
- c) In the area of technical training, what has been the experience as regards demand for training by workers as opposed to businesses? Generally firms are reluctant to pay for general skills training (e.g., business management, general industrial skills) for workers, because such workers can move to other firms. By the same token, workers are reluctant to invest in training that is specific to one firm, as there is no guarantee the investment would be recouped. What criteria have USAID and other donors applied in deciding whether to direct training and/or TA to firms as opposed to workers?
- d) How has demand for training or TA for service providers (e.g., MFIs) made itself known to USAID and other donors? Was needs identification an exercise that occurred internally in these organizations, or were needs assessed by donors, NGOs, etc. Do service providers pay for TA and training received?

- e) In which of the three major functional enterprise areas (i.e. marketing [including product development], production, or finance) has demand for TA or training seemed to be strongest?
- f) What are the differences in perceived needs and demand for TA and training according to the size of the enterprise assisted? (In general, the contractor may want to group enterprises into four categories: micro, small, medium, and large). Between rural and urban?

A. Supply of Business Development Services:

- a) Who are the local public and private sector providers of business development services for small business? Does the public sector provide services? Does the private sector? Do business associations provide services? Microfinance lenders? NGOs? Are there examples of for-profit service providers specialized in helping small and microbusiness? Are there examples of service providers who have become sustainable through charging for services?
- b) How prevalent are donor-funded projects in this area in which the donor (or its contractor) directly provides services to small business? How do such projects become financially self-sustaining over time? Does the experience with this mode of service delivery argue for or against similar projects?
- c) Have any service delivery institutions (e.g., training institutions, business associations) been created by donors? What has been the experience with this type of project? Do such institutions thrive after donor support ends?
- d) How prevalent is it for microfinance institutions to offer business development services such as technical assistance, training for workers or management, advice on marketing, etc.? In such cases, are non-financial services separated administratively and financially from financial services, or are they packaged together with credit? Do businesses have the option to choose one and decline the other? How successful are such services?
- e) Comparing the different sources of supply, is there evidence that a particular mode (or modes) of supplying services is more effective? More cost-effective? What information exists to link access to business advisory services or training to results such as growth in employment at the firm level, sales or exports? Does such information point to specific modes of providing business development services as being better in terms of results?
- f) In cases in which services are provided without charge, how do suppliers ration supply? Do businesses make reference to non-monetary costs (e.g., the opportunity cost of the entrepreneur's time) that have incidence on the willingness of small businesses to seek help?

- g) Other related types business advisory efforts have been tried by donors, including USAID. They include sending producers to trade fairs, trying to raise government's interest in undertaking reforms to help improve the business climate. What evidence exists regarding the outcomes of these other efforts in terms of expanding orders, employment, income and other indicators?

NEW ACTIVITY DESIGN ISSUES

- a) Does the current information on the status and needs of small business argue for continuation of USAID's current approach (i.e., JOBS) or have circumstances changed since the SO 5 portfolio was designed?
- b) In addition to (or instead of) designing a follow-on to JOBS, should USAID consider alternative strategies?
- (1) Is there evidence of policy constraints affecting small business that might justify pursuing policy reform in a more intensive way? Which areas? Trade? Financial Sector? Competition policy?
- (2) Does a lack of good underlying data on small business argue for USAID collaboration with either the public or private sector to upgrade data on SMEs? If better data were available, who would use it?
- (3) Is there evidence that USAID should restrict its focus to agro-business (a "one-pronged approach") instead of covering both agro- and nonagro- SMEs?

V METHODOLOGY

The contractor is responsible for selecting the appropriate methodology to answer the questions given above. The contractor may incorporate the following illustrative elements into its methodology for pursuing the indicated study:

- a) Review project documents, and evaluation reports of previous projects. This will ideally include a CDIE literature search for relevant information.
- b) Review project documents, work plans, quarterly reports, and other reports of the JOBS Program.
- c) Interview JOBS officials, USAID officials, and officials representing recipients such as NGOs, MFIs and SMEs of sectors supported by JOBS.
- d) Undertake field visits to review effectiveness of services delivered by JOBS. Interview recipients of training under ME component. Assess "before" and "after" status of firms assisted by JOBS to ascertain impacts on employment and sales due JOBS intervention. A similar approach may be followed in sample enterprises for each sub-sector supported under SME component. Interview trade association officials of respective SME sectors.

- e) Identify firms in sectors selected for review who have not participated in donor projects, and compare their situations and outcomes to assisted firms. Solicit information on business owners' views of business development service needs and willingness to pay.
- f) In geographic areas selected, identify training and TA suppliers, whether other donors, NGOs or private suppliers.
- g) Identify other donor-supported enterprise development projects, especially projects by GTZ, SDC, DFID and IFC. Interview key other donor officials who oversee the projects, and collect background or evaluation data on such projects.
- h) Review the private sector and financial sector strategy of the World Bank and ADB in Bangladesh
- i) Review sector studies conducted by JOBS.
- j) Identify secondary data sources, assess their quality, and interview officials from data collection institutions.

VI. DELIVERABLES

Deliverables are required according to the following schedule:

- 1. Draft Report (due 10 days prior to the Team Leader's expected departure from country): Ten double-spaced copies will be provided for Mission review. Mission observations will be provided at a review meeting to be held prior to the Team Leader's departure from country.
- 2. Final Report (due 10 workdays after the Team Leader's departure from country): Five single-spaced copies will be submitted to USAID, along with a CD-ROM or floppy diskette version. The final report will adhere approximately to the outline below, and will not exceed 60 single-spaced pages including annexes.

VII. ILLUSTRATIVE OUTLINE FOR FINAL REPORT

- 1. Executive Summary and Major Findings and Recommendations
- 2. Background on Small Business Development in Bangladesh
- 3. Analysis of the Supply of and Demand for Business Development Services in Selected Geographic Zones in Bangladesh
- 4. Analysis of Current or Recent USAID Donor-Funded Business Development Activities, with brief write-up of approximately six to eight most important, to include basic descriptive information, geographic zones where present, assessment of project outcomes and cost-effectiveness, lessons learned and implications for USAID.
- 5. Issues Related to Provision of Business Development Services (illustrative list)
 - (a) What is the nature of the unmet demand? How should it be filled?
 - (b) Priority for USAID relative to other potential interventions in favor of small business.
 - (c) Sustainability of service delivery institutions.
 - (d) Relationship between availability of business development services and access to credit.

- (e) Should USAID involve itself in related efforts, such as improvement of the database or expanded focus on policy reform?

6. Findings and Recommendations for USAID

ANNEX A: Persons Interviewed

ANNEX B: Bibliography

ANNEX C: Description of Data Available on Small Business in Bangladesh
(e.g., who collects, how often, what data, quality? Who uses?
Etc.)

VIII. TECHNICAL DIRECTIONS

Technical Directions during the performance of this task order shall be provided by the CTO as stated in Block 5 of the cover page pursuant to Section F of the basic contract.

IX. TERM OF PERFORMANCE

The contractor shall, upon receipt of the issued Task Order, promptly commence the work specified therein. Work shall commence on the date noted in Block 7 of the cover page. The estimated completion date is reflected in Block 8 of the cover page.

Subject to the ceiling price of this task order and the prior written approval of the CTO (see Block No. 5 on the Cover Page), the contractor may extend the estimated completion date, provided that the extension does not cause the elapsed time for completion of the work, including the furnishing of all deliverables, to extend beyond 30 calendar days from the original estimated completion date. Prior to the original estimated completion date, the contractor shall provide a copy of the CTO's written approval for any extension of the term of this task order to the Contracting Officer; in addition, the contractor shall attach a copy of the CTO's approval to the final voucher submitted for payment.

It is the contractor's responsibility to ensure that the CTO-approved adjustments to the original estimated completion date do not result in costs incurred that exceed the ceiling price of this task order. Under no circumstances shall such adjustments authorize the contractor to be paid any sum in excess of the task order.

Adjustments that will cause the elapsed time for completion of the work to exceed the original estimated completion date by more than 30 calendar days must be approved in advance by the Contracting Officer.

Experience of the Proposed Team

Chemonics is very pleased to present our proposed team for the assessment of enterprise development in Bangladesh. We have gathered a highly experienced team with local, regional, and international experience in microenterprise, SME, and general economic development. Our team members bring a unique and complementary mixture of technical expertise, knowledge of Bangladesh, and analytical skills that will ensure the success of this activity. When recruiting our team, we made sure each member would be available and able to adhere to the proposed dates in this proposal (see resumes in Annex B and letters of commitment in Annex C).

Business/Finance Specialist (Team Leader): Joseph F. Burke. Mr. Burke is a senior business development expert who brings more than 30 combined years of private sector development and USAID project management experience. Throughout his career, he has established a solid management and technical reputation, leading more than 20 USAID projects, including the recent Bangladesh Export Diversification project and the Bangladesh GEMINI Subsector Analysis Training. In addition to his extensive private sector development work, Mr. Burke has founded and/or managed a wide range of private enterprises. He holds a B.S. from Georgetown University in business administration and a B.I.T. from the Thunderbird American Graduate School of International Management in international trade.

Economist: Najmul Hossain. Mr. Hossain, a Bangladeshi-American, is a development economist with more than 20 years experience in research and project management. During his six-year tenure as a private enterprise officer/economist with USAID/Bangladesh, he was actively involved in the design of the JOBS program, and later in the management of the SME development component. Mr. Hossain has worked at the Harvard Institute of International Development in Dhaka, the Asia Foundation, Southeastern Louisiana University, Virginia Polytechnic Institute, and the World Bank. He has conducted numerous firm- and sector-level analyses, both as an employee (now managing director) of Data International and as an independent consultant. Several of his studies involved extensive primary data collection and analyses of the manufacturing sector of Bangladesh. Mr. Hossain holds a B.S. in economics from the University of Delaware, and an M.A. and Ph.D. in economics from Virginia Polytechnic Institute and State University.

Microenterprise Expert: S.M. Rahman. Mr. Rahman has more than 22 years experience as a microfinance/microenterprise expert. His microfinance-related publications have appeared in many Bangladeshi dailies, including the *Independent*, the *Financial Express*, the *Bangladesh Observer*, and the *Weekly Holiday*. In addition, he is the author of *Microfinance in Bangladesh* and co-author of *An Urban Replication of Grameen Model — A case study of Shakti Foundation*. His illustrious career has included work at such organizations as the Credit and Development Forum, MicroIndustries Development Assistance Society (as chief program officer), and the Bangladesh Shilpa Bank. From Dhaka University, he holds an MBA with a specialization in finance, a M.Sc. in statistics and a B.Sc. (honors) in statistics.

Small- and Medium- Sized Enterprise Experts: Azim Syed and Masuda M. Rashid Chowdhury. Mr. Syed is an SME specialist with more than 20 years of global business development and research experience. He is an expert on the leather and footwear subsectors, having worked with organizations such as the Bangladesh Finished Leather, Leather Goods and Footwear Exporters' Association. Having participated in handicraft/handloom-related consultancies under programs such as USAID's JOBS, DfID's BEMAP (a market access project), Oxfam's Fair Trade program, and Banglacraft, Mr. Syed brings extensive knowledge about Bangladesh's handicraft and handloom industry. In addition, he has participated in numerous SME studies for USAID, GTZ, IFC, the World Bank, and the Credit and Development Forum. Mr. Syed holds an MBA and B.Sc. from the University of Dhaka.

Ms. Chowdhury's 20 plus years of business development, research and private sector experience have earned her the NAUCB-UNESCO award for work/community development, as well as the title of "one of the seven most successful women entrepreneurs of Asia," as noted in *Handbook for Women Entrepreneurs*. She is currently professor of sociology and anthropology at the University of Dhaka, president of the National Association of Bangladesh Women Entrepreneurs, and vice-president of the Bangladesh Handicraft Manufacturers & Exporters Association. Ms. Chowdhury, who is an accomplished speaker, researcher, and artist, will take the lead on the handicrafts and handloom sectors. She holds a B.F.A. in fine arts and a M.S.S. in sociology from Dhaka University.

Training Expert: Bhabatosh Nath. Mr. Nath is a capacity building and training specialist with more than 20 years experience. His numerous training consultancies for organizations such as GTZ, CARE, OXFAM and Danida have targeted audiences from entrepreneurs and micro-enterprises to NGOs and project personnel. For example, as a consultant to CARE, Mr. Nath developed staff training materials on income generating activities, credit and savings management, and foundation management; designed training modules on small business management for rural Bangladeshi women; and developed training curriculum on good governance to Bangladeshi government officials. Since 1996, Mr. Nath has been working as a consultant with RDRS, implementing institution building, micro-enterprise, credit, and training programs. He holds an M.Sc. in statistics.

Research Assistant/Logistics Coordinator: Shahzia Pirani. A current staff member of Chemonics, Ms. Pirani brings to the team a strong background in project management and research. At the Chemonics home office, she works with a team to manage USAID projects in Indonesia and Uganda. Recently, Ms. Pirani participated in starting up a USAID-funded project in Uganda (Support for Private Enterprise Expansion and Development), carefully monitoring USAID rules and regulations compliance throughout the assessment, design, and implementation phases. She has also managed a team in the Republic of Georgia to mobilize their first Peace Corps program and design and implement a training program for trainers and volunteers. As an Indian/Bangladeshi-American, she speaks Hindi and Urdu, and has traveled to Bangladesh for work. She holds a B.A. in comparative literature and religious studies.

ANNEX E

Technical Approach

We are pleased to present our technical approach for the Bangladesh Support for Enterprise Development assessment. We start with a discussion of our understanding of the work (Section A.), followed by our experience conducting similar work (Section B.). We conclude by highlighting our team's experience and availability (Section C.).

In response to the RFP, we propose to identify and assess support mechanisms and constraints, as well as best practices and lessons learned from previous projects dealing with enterprise development throughout the country. Because the microenterprise and small- and medium-sized enterprise (SME) sectors represent the second largest means of employment in Bangladesh, they are crucial to the population and to the economy. Expanding small businesses to help create jobs is a necessary solution that helps to reduce poverty.

We will use home office expertise, international consultants, and local specialists to:

- Adhere to the timeframe jointly laid out by USAID/Bangladesh and Chemonics,
- Collaborate closely with USAID/Bangladesh to achieve a comprehensive assessment
- Recommend future activities to the USAID mission
- Combine international and regional enterprise development best practices with our strong local knowledge and understanding

A. Understanding of the Work

The RFP clearly articulates the objectives for this assessment and gives a general outline for this activity, providing a strong foundation from which to work. Building on these questions and our own understanding of enterprise development in Bangladesh, we identify several essential questions:

- What support services — business support organizations (BSOs), microfinance institutions (MFI), business development services (BDS) — are available in Bangladesh for microenterprise and SME development?
- What support services do entrepreneurs/beneficiaries feel they need access to?
- What interventions have been or are currently being attempted, and what are their impacts?
- Is the local legal and regulatory climate supportive of microenterprise and SME development, and what changes can be made?
- What is the most appropriate approach for the future, and what recommendations can be made?

By answering these questions, this assessment will help USAID/Bangladesh evaluate the current assumptions and approaches under their Strategic Objective 5: Growth of Agribusiness and Small Business, and identify alternate, more targeted strategies for meeting that objective.

We recognize that Bangladesh has a historically difficult and ever-changing environment. Besides the effects of natural phenomenon (such as flooding) on enterprise growth, the many different facets of the current legal/regulatory framework as well as the demands and pressures within the social sphere — public strikes, corruption, traditional mores — will need to be considered. Outside (donor) forces and their impact will also need to be understood.

A1. Methodology

We understand USAID's timeframe for this assessment and so propose a team of highly qualified experts who will work quickly and competently to complete this ambitious study. We have chosen our team members because they have long histories working in the microenterprise and SME sectors in Bangladesh and have solid assessment experience.

We propose a six-day work week, with Friday serving as the day off, in order to complete the work in a timely fashion. This means we will complete the task in a total of nine weeks. We also recognize that temporary strikes or other disturbances resulting from the upcoming October elections (and possible run-off elections) in Bangladesh may impact the activity. To minimize the potential for disruptions due to general strikes and other logistical problems, we will use Dhaka as our base, with representative studies in Chittagong and Khulna. Visitation by one or more members of our team to other major centers, time permitting, will round out the assessment.

Our proposed timeline and list of major tasks is presented in the Gantt chart on the following page. We assume contract award by the last week of September, with immediate team mobilization. The assessment will be conducted in three phases:

- Phase One: Review documents and action planning
- Phase Two: Conduct interviews, field visits, and surveys
- Phase Three: Finalize the report

Phase One: Document review and action planning. We will begin with a review of relevant reports and documents from all pertinent sources, from the Government of Bangladesh (including important 1996 census reports) to local private sector actors and international donor organizations. We anticipate our expatriate team members will begin reviewing materials in the last week of September, with limited opportunity for outside meetings (due to the elections). To keep this process on a fast-track, our home office will conduct a thorough search of the CDIE database, as well as other sources (for example, World Bank sector studies, DfID), and collect an extensive reading list to be waiting for our team leader, Joe Burke, and our economist, Najmul Hossain, upon their arrival in Dhaka in the final week of September.

Messrs. Burke and Hossain, and our four local specialists will meet in Dhaka for a short orientation session to discuss schedules of reading/researching materials. They will also begin to solidify the on-the-ground approach they will take for the assessment. The action plan will be developed with the aid of the SO 5 team and relevant USAID personnel. We expect to meet with key USAID staff in the first day or two after team assembly.

Bangladesh Enterprise Development Study Implementation Timeline

TASKS	Week										Resources
	1	2	3	4	5	6	7	8	9	10	
Start up											
Task order awarded											USAID, CI HO
Team mobilization (notification and employment agreements)											CI HO
Assembly of relevant documents (in US and Bangladesh)											CI HO, Econ
Team Leader travels to Bangladesh											TL
Phase 1: Document review and action planning											
Arrival meeting with USAID											TL, Econ, ALL
Team kick off meeting											ALL
Review all relevant project documents (previous projects)											ALL
Review all JOBS related documents, sector studies, etc.											ALL
Review of all Sector specific studies by various organizations											RALC
Research Assistant/Logistics Coordinator travels to Dhaka											RALC
Set up meetings, travel arrangements; hire local support											ALL
Identification of international donor programs other than USAID											TL, Econ
Action plan finalized and shared with USAID											
Phase 2: Interviews and field visits											
General interviews											ALL
USAID officials											
JOBS officials											
ATDP II											
Donor projects (GTZ, SDC, DFID, IFC, etc.)											
Government and public officials											
Finalize site visit schedule											ALL
Conduct Enterprise Development Survey											ALL
JOBS Recipients interviews/site visits											ALL
NGOs											COP, ME, Foot, Hand, Train
MFIs											ME, ECON
SMEs (in Dhaka and elsewhere)											Foot, Hand, Train
Trade associations											Train
Interviews non recipient MEs and SMEs (in Dhaka and elsewhere)											COP, ME, Foot, Hand, Train
Interview training and TA providers											Train
Write Case Studies											RALC, Research Asst.
Logistics and compiling of meeting data											RALC
Phase 3: Report finalization											
Develop draft report											ALL
Circulate draft report to USAID and others											ALL
Conduct follow up investigation (as necessary)											ALL
Incorporate comments											TL, Econ, RALC
Present preliminary final report to USAID											TL, Econ
Team Leader and Research Assistant depart Bangladesh											TL, RALC
Report finalization and production (Washington, DC)											TL, RALC, CI HO
Final report submitted to USAID via e-mail and DHL											CI HO

Legend

TL Team Leader Business/Finance Specialist (Joseph Burke)
 Econ Economist (Najmul Hossain)
 ME Micro Enterprise Expert (SM Rahman)
 Foot SME Expert: Footwear & Leather (Azim Seyd)
 Hand SME Expert: Handicrafts & Handloom (Masuda Chawdhury)

Train Training Expert (Bhabatosh Nath)
 RALC Research Assistant/Logistics Coordinator (Shahzia Pirani)
 ALL Entire team
 CI HO Chemonics Home Office

Our pre-emptive gathering of information, as well as the extensive collective expertise of our proposed local and expatriate team, will allow much more time for survey and information collection. We believe this approach will provide a final report that is comprehensive, data-rich, and useful to USAID.

Phase Two: Interviews, field visits, and survey. We expect this phase will take four weeks to accomplish. Our highly structured approach involves intensive coverage through interviews, questionnaires, and surveys. Our team will meet with relevant project and USAID personnel, local recipients of assistance, business associations and cooperatives, and government of Bangladesh officials, primarily in Dhaka. Our team will conduct field visits to important microenterprise and SME centers, including Khulna, Chittagong, and, time permitting, Bogra, Mymensingh, and Rangpur. These visits will involve firm- and sector-level analyses. Other activities will be to identify and interview individuals and firms that have not participated in donor activity (non-recipient microenterprises and SMEs), locally situated service organizations (including training and technical assistance entities), and other donor enterprise-development

Proposed Key Dates

September

- 20-21 – Contract signed, document collection begins
- 26 – Joe Burke travels to Dhaka, Bangladesh
- 27 – Orientation meeting with USAID/B. Joe Burke, Najmul Hossain, our local specialists
- 29 – Orientation meeting with team/document review begins

October

- 1 – Elections in Bangladesh
- 7 – Meeting with USAID/B, sharpening of work plan. Joe Burke, Najmul Hossain and local experts
- 9 – Finalization of work plan
- 10 – Interviews, field visits and surveys begin
- 12 – Shahzia Pirani travels to Dhaka

November

- 4 – Initial draft of report due to USAID
- 5-6 – Responses to initial draft
- 12 – Presentation of preliminary findings, final workday for local experts
- 13-14 – Final meetings with USAID
- 15 – Departure of Joe Burke from Dhaka
- 24-25 – Input from Najmul Hossain on Final Report, last day of his LOE
- 27 – E-mailed Final Report due in Dhaka, DHL sent

activities. We will also review specific sector studies, especially enterprise-level surveys focused on the demand and supply of BDS.

We intend to talk with interested and affected parties: microenterprises, SMEs, business associations, cooperative unions, chambers of commerce, and the banking sector. We will identify and interview new and old local players as well as relevant international partners. Rather than incorporating the many organizations and projects previously identified by Chemonics into this text, we have included an extensive, yet not exhaustive, list in Annex A.

Report finalization. Phase Three will be the culmination of the data collection and analysis performed during the two prior phases. During Week 7, team leader Joe Burke will organize the team's data and

analyses, including pulling together our local consultants' compiled inputs to tables and charts, to begin preparing the final report. An initial draft will be distributed to relevant USAID and other personnel for review and commentary. In the time remaining, our local specialists will conduct follow-up investigations, as necessary, to ensure a complete report. Just prior to the departure of our team leader and local administrator from Bangladesh, they will present preliminary findings to USAID/Bangladesh. We have allowed for up to two days for clarification meetings with USAID. Mr. Burke will return to Washington, D.C. to complete the final report, and he will be in contact with Mr. Hossain throughout the final stages of this process. To gain the full amount of time for Mr. Burke's write up, we propose submitting the final report via e-mail on the final day, while sending physical copies via DHL the same day.

Our strong data set and input from our local consultants will greatly contribute to the final result. The added injection of Mr. Burke's international best practices and lessons learned, and his ability to draw together many different analyses will ensure a targeted list of recommendations drawn from the teams' results.

USAID/Bangladesh's input throughout this assessment is welcomed and expected. Our team methodology encourages comment and input that yield a quality, objective result.

A2. Roles of the Team

In this section, we discuss the specific roles each of our proposed personnel will have in this assignment.

As team leader, Joe Burke will coordinate all activities, including data analyses and reporting, as well as interviews and field visits. He will serve as a liaison between our team and USAID/Bangladesh as well as other organizations encountered. Mr. Burke will lead the design and execution of the information-gathering phase of this assignment. He will draft the report, present preliminary findings, and revise the final document for submission to USAID/Bangladesh.

Najmul Hossain, our economist, will coordinate the firm- and sector-level analyses in Dhaka and other areas. He will help Mr. Burke plan and coordinate the field studies, and will organize data collection and analyses of the overall statistical assessment of enterprise development in Bangladesh. During report preparation, Mr. Hossain's input on statistical analyses and the macroeconomic situation in Bangladesh will be vital. He will provide remote input on the final report draft from Bangladesh to Mr. Burke.

Our local experts, Dr. Chowdhury and Messrs. Syed, Nath, and Rahman will use their fields of expertise (SME-handloom/handicrafts, SME-footwear, training, and microenterprise) to complete the necessary field components of the assessment. After helping create the work plan, they will identify and interview organizations and individuals and collect relevant data. With Messrs. Burke and Hossain, they will develop an overall picture of enterprise development in Bangladesh in terms of demand for and supply of local service providers (BSOs, MFIs), as well as the general climate for success for microenterprises and SMEs. Special attention will be paid to women entrepreneurs.

Shahzia Pirani, research assistant/logistics coordinator, will work with our expatriate and Bangladeshi team members to coordinate reporting of pertinent case studies and will also coordinate logistics and liaise between Chemonics' home office and the field. Ms. Pirani's role as a project administrator will help ensure smooth implementation and reporting. She will also help coordinate the actions of all members of the team, as they will likely be working separately most of the time.

Chemonics proposes the recruitment of a local research assistant and a local administrator/secretary. These positions will be important to support data collection, reporting, and logistics.

ANNEX F

Questionnaire for Entrepreneurs

BSIC 4-digit Code : _____

Principal products/service produced:

Name of Interviewer: _____

Date Submitted: _____

Signature: _____

Sections	Page
1. BACKGROUND	2
2. BUSINESS SUPPORT	3
3. TRAINING	9
4. POLICY	11

1. BACKGROUND

1.1 Name		Q001
1.2 Address		Q002
1.3 Gender [1] Male [2] Female		Q003
1.4 Business nature with category: [1] Agro Farming [2] Industry [3] Service [4] Trading [5] Other (specify)		Q004
1.5 Date business first started		Q005
1.6 Geographical location [1] Urban [2] Semi-urban [3] Rural		Q006
1.7 Annual Sales (Taka)	Taka:	Q007
1.8 Total Investment (Taka)	Taka:	Q008
1.9 Working Capital (Taka)	Taka:	Q009
1.10 No. of Managerial/ Administrative staff		Q010
1.11 No. of Skilled labor		Q011
1.12 No. of Unskilled labor		Q012
1.13 No. of casual staff		Q013

1.14 Please tell us about the growth of Employment, Investment and Sales of your business in last three years

[1] Increased, [2] Decrease, [3] No changes	Year 2000	Year 1999	Year 1998
Employment			
	Q014	Q015	Q016
Investment			
	Q017	Q018	Q019
Sales			
	Q020	Q021	Q022

2. BUSINESS SUPPORT

2.1 What are the three biggest obstacles to doing business in Bangladesh?

DO NOT READ THESE RESPONSES TO THE RESPONDENT, ASK THE QUESTION AND LET HIM TELL YOU THE PROBLEMS. THEN CODE APPROPRIATE OR WRITE IN THE OTHER PROBLEMS BELOW.

- | | |
|---|---------------------------------------|
| [1] OWNERSHIP REGULATIONS..... | [2] TAX REGULATIONS AND/OR HIGH TAXES |
| [3] LABOR REGULATIONS | [4] OBTAINING LAND AND BUILDINGS |
| [5] FOREIGN CURRENCY REGULATIONS | [6] LACK OF BUSINESS SUPPORT SERVICES |
| [7] INADEQUATE SUPPLY OF INFRASTRUCTURE | [8] UTILITY PRICES |
| [9] INADEQUATE ACCESS TO CREDIT | [10] HIGH INTEREST RATES |
| [11] INSUFFICIENT DEMAND FOR MY PRODUCTS | [12] COMPETITION FROM IMPORTS |
| [13] CRIME AND THEFT | [14] OFFICIAL CORRUPTION, TOLLS |
| [15] REGULATIONS FOR STARTING A BUSINESS, NEW ... | [16] OPERATIONS OR EXPANSION 14 |
| [17] OTHER (SPECIFY) | |

First	Second	Third
Q023	Q024	Q025

2.2 Do you face any major problems in your business other than financial [1] Yes [2] No		Q026
--	--	------

If yes;

Please respond to the statements of problems below:

[1] Serious Problem, [2] Problem, [3] Minor Problem [4] Not a Problem

Problem	Code	Variable
a. Maintaining quality		Q027
b. Lack of technical knowledge		Q028
c. Lack of information about production inputs		Q029
d. Marketing		Q030
e. Knowledge in costing and Accounting		Q031
f. Others (specify)		Q032

2.3 Did you avail any business support services from any organization (For the last three years) ? [1] Yes [2] No		Q033
--	--	------

If Yes, please fill in the following table:

Name of the service received	Service provider	Year	Duration in weeks	Cost paid by own sources	Cost paid by external sources	Was the service useful? 1 Yes 2 No
Q034	Q035	Q036	Q037	Q038	Q039	Q040
Q041	Q042	Q043	Q044	Q045	Q046	Q047
Q048	Q049	Q050	Q051	Q052	Q053	Q054

Business support services are :

- (a) Technical consulting and engineering services (b) Managerial consulting (except export assistance)
 (c) Export assistance (d) Technical training (e) Managerial training
 (f) Financial assistance (including assistance with loan feasibility studies) (g) Infrastructure facilities
 (h) Manufacturing services (i) Assistance for legal formalities

(j) Others (specify) _____

Of the above Business support services which particular business supports you need most.	
Q055	Q056
Q057	Q058
Q059	Q060

3. TRAINING

3.1. If any training put as service in the above mentioned list, put details of that :

Training courses	Training provider	When	Duration	Venue	Total cost of this training	Cost borne by you
Q061	Q062	Q063	Q064	Q065	Q066	Q067
Q068	Q069	Q070	Q071	Q072	Q073	Q074
Q075	Q076	Q077	Q078	Q079	Q080	Q081

3.2 Do you think the support you got produced positive impact on your sales or profits? [1] Yes [2] No		Q082
If yes, what has been the increase in (say in the last year)		Q083
a. Sales (in percent)		
b. Profit (in percent)		Q084

3.3. Which of the above training you feel most necessary for your business.

Q085	Q086	Q087	Q088

Why it is most necessary

a.		Q089
b.		Q090
c.		Q091

3.3. Do you feel the services are valuable enough to pay for [1] Yes [2] No		Q092
---	--	------

If Yes, Why:

a.		Q093
b.		Q094
c.		Q095

If No, Why

A		Q096
B		Q097
C		Q098

3.3. Do you think the time spent was worthwhile [1] Yes [2] No		Q099
--	--	------

If Yes Why

a.		Q100
b.		Q101
c.		Q102

If No Why

A		Q103
B		Q104
C		Q105

3.4. Do you feel it necessary to train also your workers [1] Yes [2] No		Q106
---	--	------

If yes, Do you contribute to those workers' training [1] Yes [2] No		Q107
--	--	------

If no, if appropriate services are provided would you willing to buy Training? [1] Yes [2] No		Q108
--	--	------

POLICY

Expectation About the Future

4.1. What do you expect your firm's sales to be compared with today?

Lower than today 1
Same as today 2
Higher than today 3

One year from now: [V109]

Three years from now: [110]

4.2. Do you expect to make a substantial increase in investment...?

Yes 1
No 2

In the coming year: [V111]

In the next three years: [V112]

4.3. (a) Do you expect interest rates will...?

Increase 1
Stay the same 2
Decrease 3

In the coming year: [V113]

In the next three years: [V114]

(b) Do you expect the exchange rate (Taka per \$US) will...?

Increase 1
Stay the same 2
Decrease 3

In the coming year: [V115]

In the next three years [V116]

Predictability of laws and policies

4.4. Do you regularly have to cope with unexpected changes in rules, laws or policies which materially affect your business? On a scale of 1-5, please answer the following statement:

Changes in laws or policies are...

1=Completely Predictable

5=Completely Unpredictable

[V117]

4.5. In the next few years, do you fear changes in regulations important to your business operations which do not take into account your views or the views of your business association?

YES 1

NO 2

[V118]

4.6. In the next few years, do you expect the government to stick to its policy reforms under the trade liberalization program (e.g., liberalization of the import regime, privatization, elimination of import and exchange controls)?

YES 1

NO 2

[V119]

Why?

4.7. On a scale of 1-5 , please answer the following statement:

Theft and crime (corruption, “toll” collection, etc) are serious problems that can substantially increase the cost of doing business.

1=Fully Agree

5=Fully Disagree

[V120]

4.8. Please rate your overall perception of the relationship between the government/bureaucracy and private firms on the following scale:

All in all, for business I perceive the State as...

.....

.....

.....

1=Helping Hand

3=Neutral Agent

5=Opponent/Impediment

Now:

[V121]

10 years ago:

[V122]

4.9. (a) What percentage of senior management’s time is spent on negotiations with officials about changes and interpretations of laws and regulations?

None 0

Less than 5 percent 1

15-25 percent 3

50-75 percent 5

5-15 percent 2

25-50 percent 4

More than 75 percent 6

[V123]

(b) Are trade policy issues a (1) MAJOR or (2) MINOR share of this cost in management time?

4.10. How would you generally rate the efficiency of government in delivering services? Please rank on a scale of 1-5:

1 = Very Efficient
5 = Very Inefficient

Now: [V124]

10 years ago: [V125]

ANNEX G

Agenda for Focus Group

10 a.m. -1 p.m. and lunch, Saturday November 3, at Kings Kitchen, Gulshan

Business Development Services: Issues of Supply & Demand

What is the purpose of the focus group?	For users and providers of business development services, and USAID to explore and better understand the characteristics of client needs for these services.
Why?	So that providers may better service real demand and so that USAID may engender a project to better facilitate this happening.
Who will come?	We expect to have 6 to 8 clients who own or manager businesses with from 50 to 250 employees, and 6 service suppliers (half commercial, half NGO or donor-facilitated). Members of the Chemonics / USAID Enterprise Development Assessment team will be observers, and one of the team members will be moderator.
What are the topics to be discussed?	We will want to look at the many faces of business services supply and demand, including: -Just what these services are in the areas of company development, product development and marketing, production, and finance. -Relative values for money of training and one-on-one TA -Prioritising them and knowing what they are worth to the user -Calculating what a given service yields in incremental sales and/or profit margin -If donors are helping or hindering the economic sustainability of purely commercial providers -Service user experiences and what is to be learned from them
Why should I attend?	Whether you are a service user or provider, it's to your advantage to know more about each other and how you can gain more in these relationships
What is the venue?	King's Kitchen Restaurant, next to the main Gulshan Avenue mosque
What day and time?	Saturday 3 rd November from 10 a.m. to 1 p.m. followed by lunch
Anything else?	Informal dress. Coffee, tea and soft drinks will be served

Focus Groups

Saturday, November 3, King's Kitchen, Gulshan Avenue, Gulshan 1

Item	A.M. Group, 10-1 followed by lunch	P.M. Group, 4-7 followed by dinner
Topic	Business Services: Issues of Supply & Demand	Business Services: Issues of Supply & Demand
Participants	<ul style="list-style-type: none"> 6 to 7 managers of businesses from 50-250 employees 6 service providers, half purely commercial and half NGOs 6 ED Assessment team members 	<ul style="list-style-type: none"> 6 to 7 managers of businesses from 10-50 employees 6 service providers, half purely commercial and half NGOs 6 ED Assessment team members
Purpose	<ul style="list-style-type: none"> To discuss an agenda of subtopics of supply and demand for business services in order to understand the characteristics of dynamics at work, in particular as relate to client demand and where donor facilitation may best work to cultivate a healthy, valued market for services. To gain particular insight into opinions and habits of the middle and larger parts of the SMEs. 	<ul style="list-style-type: none"> To discuss an agenda of subtopics of supply and demand for business services in order to understand the characteristics of dynamics at work, in particular as relate to client demand and where donor facilitation may best work to cultivate a healthy, valued market for services. To gain particular insight into opinions and habits of the lower end of the SMEs.
Moderator	Najmul Hossain, Economist, Assessment Team	ul Hossain, Economist, Assessment Team
Modus Operandi	<ul style="list-style-type: none"> The service user firm managers, service provider and service provider NGOs will be encouraged by the moderator to expose and explore their beliefs and behaviours as relate to demand for and supply of business services. The assessment team, aside from the moderator, will listen and take note. 	<ul style="list-style-type: none"> The service user firm managers, service provider and service provider NGOs will be encouraged by the moderator to expose and explore their beliefs and behaviours as relate to demand for and supply of business services. The assessment team, aside from the moderator, will listen and take note.
Responsible for Agenda/Subtopic Preparation	Joe Burke and Najmul Hossain	Joe Burke and Najmul Hossain

Legacy Footwear Limited – A case study

The Bangladesh Enterprise Development Assessment team spoke to JOBS' client Legacy Footwear Limited to gain an in-depth understanding of the type of assistance JOBS provides to its clients in the SME footwear sector. The team prepared this case study based on interviews with Mr. Quazi Rafi Ahmed, Director of Legacy and with JOBS' team members, Mr. Mostafizur Rahman, Small Medium Enterprise Development Team Leader and Mr. Asif Rahman, Small Medium Enterprise Development Assistant Team Leader.

The study presents a view of how Legacy was selected to receive assistance from JOBS, the type of services Legacy received, and the cost share break-down for the services. It also examines if a recurrent market evolved for the services Legacy received. Moreover, the study provides insight on the organization and types of assistance JOBS' offered and continues to offer to its clients. This study will help us gain a better understanding of the strengths and challenges of this type of assistance.

Selection of Legacy

In 1997 JOBS conducted a base-line study to identify which sectors to work in order to create sustained and higher employment in Bangladesh. The results of the base-line survey indicated that the best sectors with which to work would be textiles, handicrafts, footwear, and bakery goods. In conjunction to the footwear sector study, James Parchman, a US consultant was hired in November 1998 to determine the strengths and weaknesses of the sector. Mr. Parchman visited many footwear manufacturers in Dhaka, including Legacy to conduct research. After visiting the shoe manufacturers, Mr. Parchman invited the manufacturers visited to a workshop to share the results of his research. One of the key elements discovered by his study was the need to train to workers to become skilled in developing competitive products for various export markets. Legacy attended this workshop.

Prior to this workshop and the field visits by Mr. Parchman, Legacy had been introduced to JOBS through Proshika. Legacy had approached Proshika to provide assistance to Legacy in helping them recruit skilled workers for their new factory. Proshika suggested JOBS' assistance, since JOBS was dealing directly with the footwear sector. In 1998, before the footwear workshop, Legacy submitted their first proposal for assistance to JOBS. JOBS had not made a request for proposals from other shoe manufacturers until after the workshop. According to JOBS, Legacy's proposal was strong and their profile met the criteria of being small/medium shoe manufacturers/exporters, and so JOBS accepted their proposal early.

Assistance from JOBS

Legacy submitted its first proposal at the end of the year in 1998. At this time Legacy wanted to enter into the Italian market. JOBS worked to create a business plan with Legacy to accomplish this goal. They decided together that Legacy's largest need was skilled works. In order to

provide technical training to Legacy, JOBS recommended that they hire technical trainers from Italy. After Legacy reviewed resumes and selected 3 technical trainers from Italy, they submitted the resumes to JOBS to review and approve the consultants based on if they were appropriate for the scope of work and cost. The Italian trainers were commissioned to conduct a 7-month training at the Legacy factory in Kazipur to train 350 workers (280 female and 70 male). Initially Legacy agreed to hire 250 workers, and JOBS agreed to aid the remaining workers to find employment with various other shoe manufacturers in Bangladesh. The incentives for these workers to take part in a 7-month training included employment after the training, a training allowance, and training that would allow some workers to start their own businesses. At the end of the training Legacy retained 298 workers. 18-20 workers dropped out before training was completed. JOBS did not aid the remaining workers to find employment with other shoe manufacturers, because the workers found their own employment in garment factories. After the training was completed, Legacy received their first order from Italy in March, 1999, which they shipped in July 1999. The cost share for this training was 50/50.

After this initial training, Legacy organized two trade fairs in conjunction with JOBS. The first was in October, 1999 in Johannesburg, South Africa and the second was in March, 2000 in Durban, South Africa. Legacy, Shurma, and Medina (these two firms received technical training assistance in 2000 after the initial footwear workshop with Mr. Parchman) took part in this fair. For cost efficiency, the two other shoe manufacturers nominated Legacy to go to the fair on their behalf. The first trade fair, was not as successful as the second because the manufacturers did not know the South African Market well. The second trade fair was more successful because they had learned more about the South African market.

The initial cost share plan was 50% Legacy, Shurma and Medina and 50% JOBS. The final cost share was 60% Legacy, Shurma and Medina and 40% JOBS. The three firms paid for airfare, food and lodging, sample development and transporting samples. JOBS paid for the stall at the fair, decorations for the stall, and local marketing. Asif Ahmed, the SME Team Leader Assistant directly helped these firms develop a business plan on how to proceed with the trade fairs.

In Durban, the manufacturers received an order from a South African buyer. The three firms agreed that Legacy would work on this order, because they had developed the samples for this fair. Shurma, Medina and Legacy agreed that they will share the orders from this buyer when they have a large volume order. Thus far, they have not received a large volume order, and so at this time only Legacy is directly benefiting from this trade fair. Legacy has shipped 4 orders, amounting to a total of 6,000 pairs. They anticipate a large volume order in the next two months.

In January 2001, a French buyer in Bangladesh, who had been observing the growth of Legacy offered to give them a small order. Based on their success with this order, he agreed to give them multiple orders. This French buyer was previously spreading out his orders to other Bangladeshi shoe manufacturers (11 firms around Dhaka). The first order he placed was for ladies' summer shoes.

In January 2001, Legacy asked JOBS to aid them in training 105 workers to create this specialty shoes. Legacy selected a French technical trainer (nominated by the buyer), and in January 2001

training commenced for a three-month period (January-March). 60,000 pairs of these sandals were exported, which amounted to \$300,000.

After the shipments to France, Legacy decided to switch markets. They began looking into the Japanese market. The reason for this shift was because Bangladesh enjoys duty-free entry into Japan (they share this with only a few other countries: Vietnam, Myanmar, and Cambodia. These other countries do not have their own leather, but Bangladesh does have leather available in-country).

Legacy approached JOBS again for additional training through a proposal submitted in July 2000. JOBS and Parchman had researched the Japanese market when they began working with Legacy. At that time JOBS did not feel that Bangladeshi shoe manufacturers such as Shurma, Legacy, and Medina were ready for the Japanese market. Since 1999 these manufacturers had progressed and gained substantial experience with various markets. JOBS felt that they were now ready to work with the Japanese market.

JOBS suggested that the three shoe manufacturers hire a Japanese designer to help develop samples for the fair. Mr. Ahmed of Legacy had already visited Japan to research the market on his own, so he was commissioned by the other two, Shurma and Medina to find a Japanese designer. This designer was hired for a one-month period. The three, Legacy, Shurma, and Medina participated in a total of three fairs in Japan. The cost sharing plan was as follows:

Fair	JOBS Contribution	Local Shoe Manufacturers' Contribution
#1	60%	40%
#2	50%	50%
#3	50%	50%

Results

With JOBS assistance Legacy claims that they have grown and developed beyond their expectations. Mr. Quazi Rafi Ahmed said that they have been able to achieve the following: 1) Working in the South African Market. Legacy is now one of the only exporters to SA. 2) Receiving training on developing specific goods, which resulted in Legacy's workers developing technical skills that can be used to design various types of shoes? 3) Overall growth in market for Legacy and overall for shoe manufacturers.

When we asked Mr. Ahmed of Legacy if they would be willing or able to with market research and training on their own, he said that they no longer need assistance to work in the Japanese market, but they still require assistance in entering into the U.S. and European markets.

JOBS - R4 Recap
Strategic Objective 5
Composite Per Program and Year

[illegible]

**A Proposal
On
BRAC's Vocational Training
Program**

*75 Mohakkhal
Dhaka 1212, Bangladesh
Telephone # 9881265, 8824180 Ext 2112 Fax: 88-02-8823542, 8823614 8826448
Email: anh@bdmail.net, brac@bdmail.net
Website: <http://www.brac.net>*

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GLOSSARY

APON	Adolescent Peer Organised Network
BEOC	Basic Education for Older Children
BRTA	Bangladesh Road Transport Authority
MAWTS	Mirpur Agricultural Workshop And training School
NFPE	Non Formal Primary Education
NGO	Non Government Organisation
SSC	Secondary School Certificate
TG	Target Group
TV	Television
UCEP	Underprivileged Children's Educational Programme

Introduction

Bangladesh having a total area of about 144,000 sq. km and a population of about 126 million is the world's most densely populated country with 830 persons per sq. km . Manpower is one of the major national resources in Bangladesh. About 56 million people constitute this vast reservoir of manpower. This manpower comprises of skilled, semi skilled and unskilled people. Unfortunately the majority are unskilled. A large portion of this manpower are those who could not continue education due to poverty. Most of them remain unemployed or engaged in hazardous and unhealthy jobs like brick chippers, transport helpers, dustbin pickers etc. These people in absence of education are deprived of their fundamental rights and privileges. They are growing up as unemployed and many of them involve in anti social activities. Even majority of those who continue education and complete Secondary School Certificate and Higher School Certificate remain unemployed. The situation demands that they should have such skill training that will help them to get jobs and self employed to establish in life with honour. A citizen must have general as well as vocational education that will properly prepare him to get employment.

At present Government, NGO and Private sector organisations provide long and short modular vocational training courses. While the courses run by the government institutions are funded under their development budget, the training costs of institutes run by NGOs are provided by donor agencies /countries. There is high demand of semi skilled and skilled manpower in the country- and abroad.

Keeping in view the job market and to facilitate employment of BRAC's school graduates, higher education dropouts and other candidates, the organisation has decided to undertake the Vocational Training Program.

Objective

The major objective of the programme is to provide assistance to employment through providing vocational training to BRAC school graduates and those who can not continue general education. And the *specific objectives* of the programme are detailed below:

To establish an institute for imparting vocational training.

To provide cost effective, responsive and marketable skill training through vocational training programs.

To facilitate employment through vocational skill training to BRAC school graduates, formal education dropouts and other candidates.

- To provide employment support services to ensure gainful employment in the labour market at home and abroad.

To blend skill training together with production and repair to attain "on the job training" and "earning while learning".

To provide training loan to make training affordable.

To improve status and image through providing life and language (English) skill training.

To train drivers and reduce road accidents in addition to creating opportunities for drivers employment

Existing Situation of Vocational training in Bangladesh

At present Polytechnic and Vocational Institutes under Ministry of Education, Technical Training Centres under Ministry of Labour and Manpower, Youth Development Training Centres under Ministry of Youth and Sports, number of NGOs and Private Sector organisations provide vocational training. Technical Education Board under Ministry of education controls examinations and curriculum. The polytechnic institutes conduct three-year diploma courses while the Technical Training Centres, NGOs and Private Sector organisations provide two-year courses and short modular courses with 1 to 6 month duration. They prepare trainees to meet the demand for local and foreign job market. The trainees get stipend during training. The long courses run by the Government and NGO institutes are funded from the development budget of the government and/or through the assistance of donor agencies/ countries. The trainees of short training courses are charged by all institutions. After training, almost all the graduates of NIAWTS and UCEP get job either in the country or abroad. Similarly some private sector organisations like POH LIAN Blue Star, Keppel Setsco and Midland Skill Academy run short modular courses for their trainees. They send their recruits to Singapore after training and charge Tk. 1.7 to 2.1 lac from each trainee.

Programme Rationale

Responding to the broadened approach of national development for improving the skills and knowledge of communities wider than its target group, BRAC has decided to undertake vocational training initiatives.

BRAC has 2.2 million students who have already graduated from its schools. Many of them who are unemployed or under employed will be the target group of the vocational training program. Besides, BRAC has almost 1.1 million school going children. They study at BRAC School up to class V. Because of the financial constraint, after leaving BRAC School few of them can go to the high school. And among them who enter the high school very few can continue their study. Those who can not

continue, look for job or try to earn their livelihood through small trade and businesses. In this pursuit they face problems as they do not have any skill. Through this program BRAC will provide skill training to these students.

When BRAC started its NFP education programme soon it was observed that the older children (1114) were also keenly interested in education. In response to this in 1987 BRAG introduced BEOC (Basic Education for Older Children) and Reading Centres. Reading Centres meant for young women provided access to reading materials and safe environment to socialise. BRAG designed a course on awareness raising, livelihood training and leadership development for the Reading Centre participants and named this program *APON (Adolescent Peer Organised Network)*. APON initiated a number of innovative skill training for the adolescent girls on Photography, Journalism, Computer Training and Agriculture Training. But all these livelihood training are only for girls. APON does not provide any scope for boys. Through vocational training BRAC male graduates will also get an opportunity to acquire the livelihood skills and be employed.

In the backdrop of extreme shortage of skilled drivers, resulting in highly unsatisfactory road accident record of the country, Bangladesh Road Transport Authority (BRTA) - the Government's authorised agency for licensing, requested BRAC to take up drivers training initiatives in the country. -Motor Driving Training Institutes Owners Association attaches considerable importance to BRAC's initiatives in driving training. Program for institutional and model training for driving will create job opportunities both at home and abroad in addition to improving road accident situation of the country.

Proposed Vocational Training

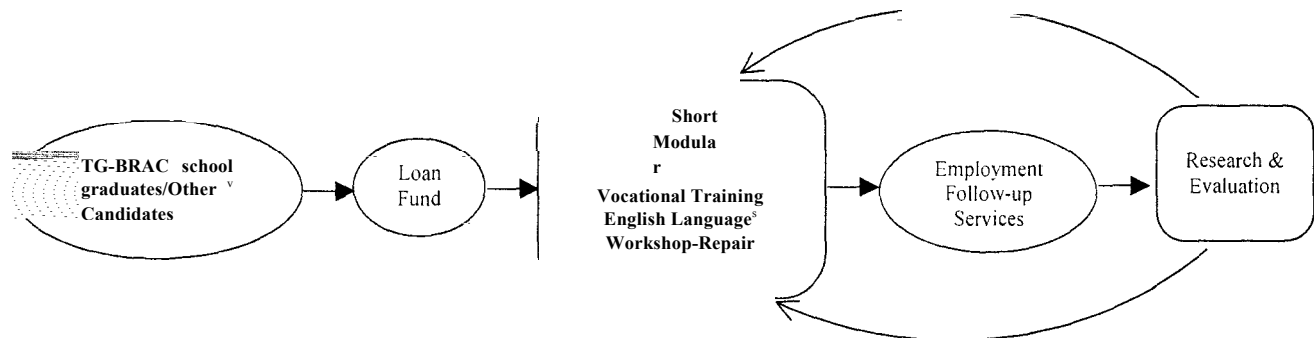
Bangladesh is a developing country. It is undergoing a massive phase of infrastructure building. Skilled manpower required for this infrastructure building particularly those skilled in civil construction, maintenance and repair of engineering and electronic equipment are in extremely high demand. In view of limited medical facilities in Government hospitals many hospitals and clinics are being established under private sector. These hospitals and clinics are facing acute problems due to shortage of trained technicians capable of handling sophisticated equipment and to work in laboratories. Besides, a huge employment scope in tourism and hotel related skill manpower will be available in the country after commissioning of at least half a dozen of international/ five star hotels and conference centres which are under construction at present. A large shortage of manpower also exists in trained drivers. It may be mentioned that number of drivers licensed annually is about 50% compared to number of new vehicles registered.

International migration of labour is a very important factor in Bangladesh's overall development. Not only it eases pressure of domestic job creation, it also provides a large sum of foreign exchange that are used to pay for import bill and settlement of international debts. The Government recognises the

importance of this sector and is committed to effectively expand it. The experts both in the Government and Private Sector manpower exporting and training agencies opine that in addition to our present demand of manpower in middle east and far eastern countries demand of our manpower to European countries is increasing. These countries want semi skilled manpower instead of unskilled ones.

Model

Keeping in view the requirements mentioned above BRAC has developed the following model for its vocational training:



Features of the model

The main feature of BRAC vocational training is to prepare semiskilled worker. That is why modular and short duration semi-skill training will be conducted.

Though there will be theoretical training, emphasis will be given on practical aspects for which a modern workshop will be established.

There will be scope of income generation for the trainees through the workshop by undertaking repair and production works.

Trainee's English speaking ability will be developed to enable them to possess conversation skill related to their occupation particularly for those who would work abroad.

Trainees will be provided assistance for employment in the country and abroad. They will be charged for services related to employment assistance nominally compared to high charges realized from trainees /recruits by private recruiting agencies.

As most of the trainees will be the BRAC school graduates or will come from the poor families loan will be needed for training and other expenditures. They will repay the loan when they are employed.

Once they are trained and employed, BRAC will keep contact with them. They will be assisted in case they face problem in work.

All activities of vocational training will be evaluated for future improvement of the program.

Training will be residential.

Training Courses

Considering the demands of job market BRAC has decided to undertake the following vocational training activities to start with:

Construction - civil	1. Plumbing, pipe fitting 1 2. Masonry, rod binding, casting 3. Electrical house wiring . Carpentry
Engineering	3. Welding 6. Electrical motor wiring/rewinding 7. Refrigeration and Air conditioning
Electronic	8. TV, VCR, Radio repair
Hotel Services	9. House keeping and laundry service 10. Food and Beverage service (waiting) 11. Food and Beverage production (cooking) 12. Bakery and Pastry
Medical	13. Lab technician- pathology and radiology 14. Electro medical technician
Motor Driving	15. Driver Instructors Training
	16. Basic Driving Course - Light
	17. Basic Driving Course - Heavy
	18. Basic Driving Course for Women - Light

Curricula/Syllabus: Course wise contents of the proposed training courses are enclosed in Annex - 1. Detailed modules will be designed by appointed instructors.

Educational Prerequisites: Minimum educational requirement for the training will be SSC for hotel and medical trade trainees and Class- VIII for other trainees. Trainees will be selected through a stringent process to ascertain their suitability. BRAC school graduates will be given preference.

Project Management and Monitoring

The Director Special Projects will be overall in-charge of this project.

A steering committee has already been formed as under by an order of Mr. F H Abed ED on Tiny 2001 for providing guidance, policy decisions, follow up and future directions:

1. Executive Director Chair
2. Executive Director Designate..... Member
3. Deputy Executive Director-I Member
4. Deputy Executive Director-II..... Member
5. Director Research Member
6. Director Training..... Member
7. Director Public Affairs and Communications..... Member
8. Director Special Projects Member

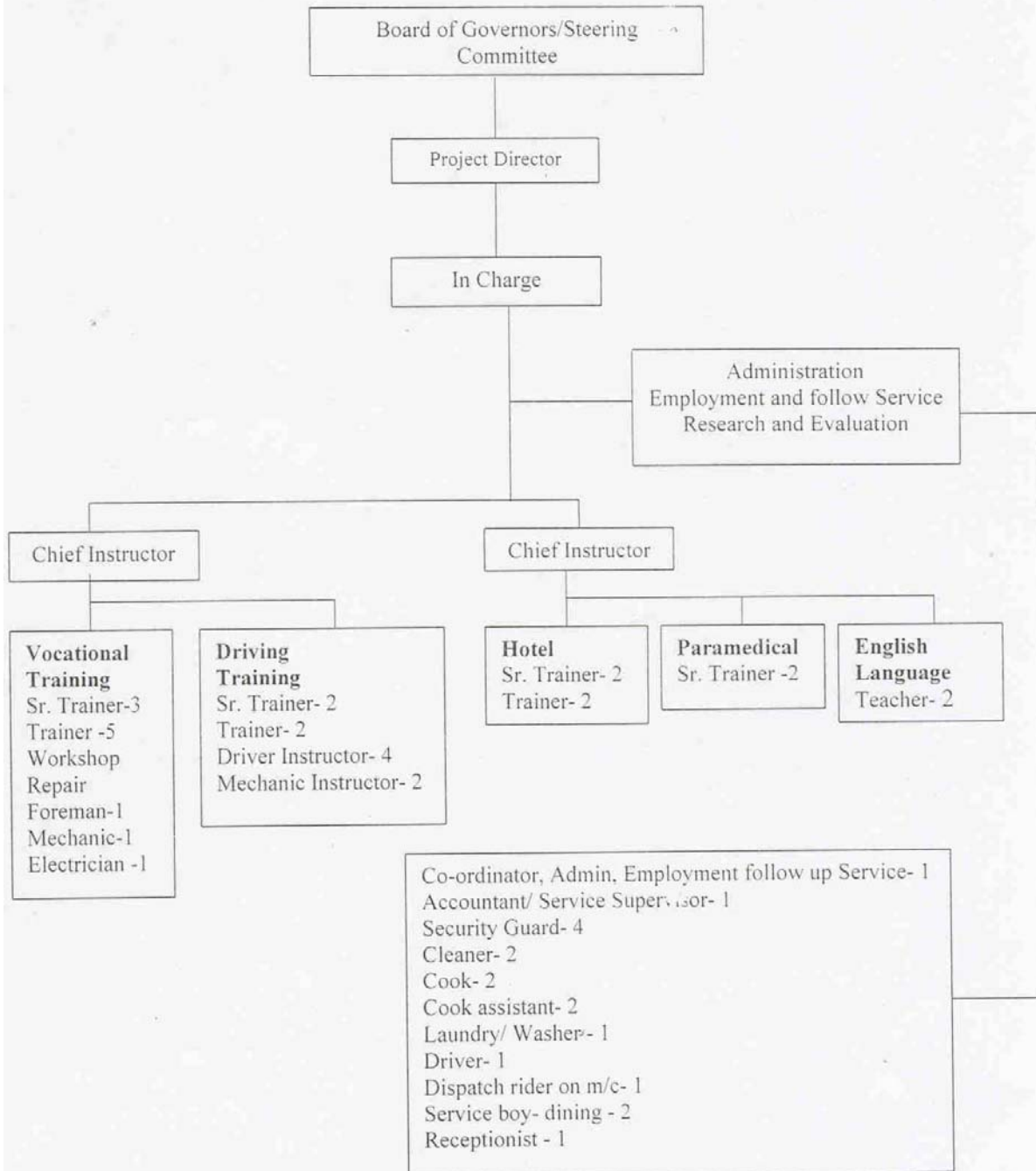
To facilitate preparation and implementation of the program a Core Group has been formed as under

1. Director Special Projects Convener
2. Program Coordinator, BDP Member
3. Program Manager, Field Operations BEP Member
4. Senior Trainer, Training Division Member Secretary
5. Communications Officer, PA and Communications Member

BRAC Monitoring Department will closely monitor activities of the programme. After one year of the commencement of the program, the Research and Evaluation Department will carry- out an assessment.

The organisational structure of BRAC vocational training centre will be as follows:

Organogram



Finance

Initial capital investment of Taka 126275000 (US\$ 2190373) will be required to meet the expenditures on purchase of land, construction of buildings, procurement of equipment, furniture etc. In addition an annual operational cost of Taka 10589000 at 100% utilisation of capacity, comprising of recurring expenses of Taka 5001000 and salary expenses of Taka 5588000 will be required.

It will take about eighteen months to construct own buildings on purchased land. During this period training will commence in hired accommodation. Operational expenses on account of rent of hired accommodation, salary• benefits and recurring expenses have been estimated to be Taka 12654100 (US\$ 219499) in year-1 at 50% capacity utilisation and Taka 11588600 (US\$ 201016)in year-2 at 60% capacity utilisation.

Expected revenue earning at 50% capacity utilisation on year-1 will be Taka 15493000, at 60% capacity utilisation on year-2 will be Taka 18591600 and at 90% capacity utilisation subsequently will be Taka 27887400.

detail year wise cost of capital investment, operational expenses and revenue earnings in the first five year project period is enclosed in Annex - 2.

Staff requirements with salary benefits and other expenses are shown in Annex - 3.

Details of training courses, training duration, fees etc. along with revenue expectation are enclosed in Annex - 4.

Endowment Fund: As has been said before there will be scope of loan for the deserving candidates. The loan will be repaid in installment from the person's income. The creation of an endowment fund can provide a formal financial vehicle to serve this purpose. Creation and governance of the Fund will be the crucial success factor of the program.

Capital Expenditure, Operational Expenses and Revenue Earnings

1. Capital Expenditure (Items)	Unit Cost	Quantity					Amount in Taka				
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
1.1 Land	Tk. 50000/decimals	300 decimals	-	-	-	-	15000000	-	-	-	-
1.2 Building	Tk. 550/Sq. ft.	40000 Sq. ft.	13700 Sq. ft.	-	-	-	22000000	7535000	-	-	-
1.3 Training Shed (Semi paka)	Tk. 400/ Sq. ft.	7500 Sq. ft.	2500 Sq. ft.	-	-	-	3000000	1000000	-	-	-
1.4 Guard room, Kitchen, Boundary wall and other construction	-	-	-	-	-	-	1000000	500000	-	-	-
1.5 Office equipment (Furniture, vehicle, A/C telephone, computer OHP, TV, Photo copier, VCP, Camera etc.	-	75% of Total (expected) equipment	25% Total (expected) equipment	-	-	-	2878500	959500	-	-	-
1.6 Training equipment, tools, machine and others	-	32% of Total (expected) equipment	68% of total equipment including Simulator-1 Training vehicle-2 etc.	-	-	-	19600000	41500000	-	-	-
1.7 Class room and Multipurpose hall room Furniture Fixture and other equipment in addition to infrastructure development	-	60% of Total (expected) equipment and cost	40% of total (expected) equipment and cost	-	-	-	1407600	938400	-	-	-
1.8 Hostel and dining hall furniture fixture and other equipment	-	60 of total (expected) equipment	40% of total (expected) equipment	-	-	-	3273600	2182400	-	-	-
1.9 Generator, Transformer, PFI, DTW	-	Sub Station-1, DTW with overhead tank, PFI	Generator-1	-	-	-	2300000	1200000	-	-	-
TOTAL							70459700	55815300			
2. Operational cost											
2.1 Salary benefits and others	-	37 Staffs	50 Staffs	50 Staffs	50 Staffs	50 Staffs	4153600	5588000	5588000	5588000	5588000
2.2 Recurring Expenses (other operational cost)	-	50% of expected amount	60% of expected amount	80% of expected amount	90% of expected amount	90% of expected amount	2500500	3000600	4000800	4500900	4500900
2.3 Accommodation (Rental)	Tk. 500000/month	12 months	6 months	-	-	-	6000000	3000000	-	-	-
TOTAL							12654100	11588600	9588800	10088900	10088900
G. TOTAL							83113800	67403900			
3. Revenue Expectation	Unit Income										
3.1 From 18 Trades (Residential with Employment SC)		50% of Capacity utilization	60% of Capacity utilization	80% of Capacity utilization	90% of Capacity utilization	90% of Capacity utilization	15493000	18591600	24788800	27887400	27887400
3.2. From 18 Trades (Residential without Employment SC)		50% of Capacity utilization	60% of Capacity utilization	80% of Capacity utilization	90% of Capacity utilization	90% of Capacity utilization	8393000	10071600	13428800	15107400	15107400

Salary Expenses

Salaries and benefits	Unit Cost Tk./year	Quantity					Amount in Taka				
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
In-charge	224000	1	1	1	1	1	224000	224000	224000	224000	224000
Chief Instructor	182000	2	2	2	2	2	364000	364000	364000	364000	364000
Senior Instructor	140000	9	9	9	9	9	840000	1260000	1260000	1260000	1260000
Teacher (English)	140000	2	2	2	2	2	280000	280000	280000	280000	280000
Instructor (Trainer)	84000	4	6	6	6	6	336000	504000	504000	504000	504000
Coordinator Admin/Logistics	182000	-	1	1	1	1	-	182000	182000	182000	182000
Accountant/Service Supervisor	112000	1	1	1	1	1	112000	112000	112000	112000	112000
Driver Instructor	84000	3	4	4	4	4	252000	336000	336000	336000	336000
Electrician	56000	1	1	1	1	1	56000	56000	56000	56000	56000
Office Assistant	84000	1	1	1	1	1	84000	84000	84000	84000	84000
Security Guard	56000	4	4	4	4	4	224000	224000	224000	224000	224000
Cleaner	42000	2	2	2	2	2	84000	84000	84000	84000	84000
Cook	42000	3	4	4	4	4	126000	168000	168000	168000	168000
Cook Assistant	28000	1	2	2	2	2	28000	56000	56000	56000	56000
Laundry Man	28000	1	2	2	2	2	28000	56000	56000	56000	56000
Service boy (Dining & others)	35000	2	3	3	3	3	70000	105000	105000	105000	105000
Driver	70000	1	1	1	1	1	70000	70000	70000	70000	70000
Mechanical Instructor	70000	1	2	2	2	2	70000	140000	140000	140000	140000
Mechanic	56000	1	1	1	1	1	56000	56000	56000	56000	56000
Fore man	84000	-	1	1	1	1	84000	84000	84000	84000	84000
TOTAL		37	50	50	50	50	3304000	4445000	4445000	4445000	4445000
Travelling and Transportation	7654.1	37	50	50	50	50	283200	381000	381000	381000	381000
Staff Development	7654.1	37	50	50	50	50	283200	381000	381000	381000	381000
H/O Logistics and Management Support	7654.1	37	50	50	50	50	283200	381000	381000	381000	381000
TOTAL							4153600	5588000	5588000	5588000	5588000

Expected Annual Revenue

*6 days week

*6 hours day

*20 seats per batch, Total 1500 participants

*Duration includes two weeks English language

• Tk.=10000/- service charge per person for foreign employment.

Course Name	Course fee (Taka)						Service charge for employment	Revenue							
	Duration (week)	Tuition	Accommodation	Food	Total	batches		100% utilization		90% utilization		60%utilization		50% utilization	
								Without S.C	With S.C	Without S.C	With S.C	Without S.C	With S.C	Without S.C	With S.C
Plumbing and Pipe fitting.	8	5500	2400	2400	10300	5	1000000	1030000	2030000	927000	1827000	618000	1218000	515000	1015000
Masonry and Rod binding.	8	5500	2400	2400	10300	5	1000000	1030000	2030000	927000	1827000	618000	1218000	515000	1015000
Carpentry	6	4500	1800	1800	8100	6	1200000	972000	2172000	874800	1954800	583200	1303200	486000	1086000
Electrical house wiring	8	5500	2400	2400	10300	5	1000000	1030000	2030000	927000	1827000	618000	1218000	515000	1015000
Welding	8	5500	2400	2400	10300	5	1000000	1030000	2030000	927000	1827000	618000	1218000	515000	1015000
Electrical Motor wiring/rewinding.	8	5500	2400	2400	10300	5	1000000	1030000	2030000	927000	1827000	618000	1218000	515000	1015000
Refrigeration and Air conditioning	8	5500	2400	2400	10300	5	1000000	1030000	2030000	927000	1827000	618000	1218000	515000	1015000
T.V , V.C.R, Radio, Cassette recorder.	10	7000	3000	3000	13000	4	800000	1040000	1840000	936000	1656000	624000	1104000	520000	920000
Lab Technician.	10	7000	3000	3000	13000	4	800000	1040000	1840000	936000	1656000	624000	1104000	520000	920000
Electro Medical Technician.	10	7000	3000	3000	13000	4	800000	1040000	1840000	936000	1656000	624000	1104000	520000	920000
House keeping and laundry.	12	8500	3600	3600	15700	3	600000	942000	1542000	847800	1387800	565200	925200	471000	771000
Food and Beverage service.	12	9500	3600	3600	16700	3	600000	1002000	1602000	901800	1441800	601200	961200	501000	801000
Food and Beverage Production.	12	10500	3600	3600	17700	3	600000	1062000	1662000	955800	1495800	637200	997200	531000	831000
Bakery and Pastry.	12	9500	3600	3600	16700	3	600000	1002000	1602000	901800	1441800	601200	961200	501000	801000
Basic Driving (light)	6	5000	1800	1800	8600	6	1200000	1032000	2232000	928800	2008800	619200	1339200	516000	1116000
Basic Driving (heavy)	12	7500	3600	3600	14700	3	600000	882000	1482000	793800	1333800	529200	889200	441000	741000
Driver Instructor Train	1	2400	350	350	3100	4	0	248000	248000	223200	223200	148800	148800	124000	124000
Basic Driving (light) for woman.	6	5000	1800	1800	8600	2	400000	344000	744000	309600	669600	206400	446400	172000	372000
TOTAL						75	14200000/-	16786000	30986000	15107400	27887400	10071600	18591600	8393000	15493000

* Residential: Tuition, Accommodation and Food.

Sl. no.	Name of courses	Duration (Weeks)	Contents
11	House Keeping & Laundry	12	Industrial studies, the accommodation user, administration in house keeping, staffing, equipment and cleaning agents, care and maintenance of premises, provision of guest services, linen and laundry, contract services, appreciation of design, security fire and safety, culture & heritage of Bangladesh, basic first aid, English communication skills.
12	Food & Beverage Service (waiting)	12	Food & beverage organization, Food service: restaurant mise-en-place, types of service, standard of hygiene, ordering & billing, restaurant brigade, setting up service of different types of functions, types of menu, Bar & Wine operations: classification of beverages, materials & equipment, use & maintenance, bar preparation, bar service operations, dispense bar organization, Introduction to marketing & sales, Introduction to supervisory skills, Hygiene & safety, Basic first aid, Culture & heritage of Bangladesh, English & communication skills.
13	Food & Beverage Production (cookery)	12	Kitchen organization: Kitchen rules, Starting and finishing the work shift, Kitchen equipment and kitchen cleaning, Methods of cooking, Preparation theory, demonstration & practical: hors d' oeuvre, soup, sauce, fish & shell fish, meat, vegetables, dairy products, Hygiene & safety, Basic first aid, English & communication skills.
14	Bakery & Pastry	12	Bakery organization, Classification & supply of commodities, Bakery equipment & utensils, Principles of purchasing, storing and costing, Bakery practical and demonstration, Cakes decoration, Hygiene & safety, Culture & heritage of Bangladesh, English & communication skills.
15	English language	02	Occupation specific English: Spoken English: Greetings, some phrases, exclamation, forms of small speeches, sentence denoting command, tenses, helping verbs, pronunciation practice, questioning, uses of prepositions, structural and free conversations, listening skill, feed back etc.
16	Driving Instructor Course	01	Fundamental concepts of learning, Training process, Interpersonal communication, Laws of motion, Driving regulation, Driving, Mechanical, Maintenance.
17	Basic Driving Course (heavy)	12	Driving License and Vehicle Registration, Driving Regulations, Different Types of road users, Advance Traffic Theory, Chassis Theory, Basic Driving Instructions, Vehicle Care and basic maintenance, Advance Driving Instructions, Air & Sound pollution, English language, Moral duties and responsibilities of a driver, Additional knowledge of a driver.
18	Basic Driving Course (light)	06	Driving License and Vehicle Registration, Driving Regulations, Different Types of road users, Advance Traffic Theory, Chassis Theory, Basic Driving Instructions, Vehicle Care and basic maintenance, Advance Driving Instructions, Air & Sound pollution, English language, Moral duties and responsibilities of a driver, Additional knowledge of a driver.

USAID-Funded Enterprise Development Projects

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
ATDP-II	USAID	Ministry of Agriculture and Louis Berger Group	2000 - 2004	10 million	To create competitive markets for agriculture and agribusiness inputs, outputs and related technologies	Technical assistance to specific agribusiness sub-sectors/enterprises; strengthen agribusiness support institutions and policy reform.	Entire sub-sectors of fisheries, poultry, horticulture, dairy, livestock and grains / oilseeds	Targets: \$ 154 million increase in sales, \$ 59 million increase in exports and 85,000 new jobs available in agribusiness.
LPG	USAID	National Bank Ltd. Prime Bank Ltd. Dhaka Bank Ltd.	2000 – 2005	2 million	To assist in mobilizing credit through the formal financial sector for qualifying micro-enterprises and small businesses on the basis of risk sharing agreement	Credit Guarantee	Small business: Up to Tk. Equivalent of \$150,000 maximum loan amount and maximum asset size for small business of \$250,00 in net fixed assets Micro business : Up to Tk. Equivalent of US\$5,000 Participating bank may finance any project meeting 'qualifying loans criteria' under the jurisdiction of respective branches	Up to September 2001, Prime Bank disbursed 19 loans eqv. to Tk. 17,730 million and National Bank disbursed 2 loans Tk. 8.5 million and that makes altogether 21 projects under the program.
Development of Sustainable Aquaculture Projects (DSAP)	USAID	International Center for Living Aquatic Resource Management (ICLARM)	2000 - 2005	5.5 million	To promote aquaculture as an enterprise to increase income, employment and nutrition	a) Training, b) Demonstration and c) Fish production	Enterprises. Providing training to the trainers of partner NGOs and assistance to train their demonstration farmers, promoting utilization of pond record books to monitor and evaluate activities of the demonstration farmers	325 trainers have been trained from partner and non-partner NGOs, 11,600 demonstrations have been taken place, fish production from ponds and paddy fields increased respectively 0.8 to 3.2 mt/ha/yr and 0.1 to 1.5 mt/ha/yr, more than 6500 new jobs have been created and 51% women was involved in aquaculture.
MACH	USAID	Winrock International, SCAS, CNRS, CARITAS Bangladesh	1999 - 2003	2 million	To create ecologically sound management of floodplain resources (fisheries and other wetland products) for the sustainable supply of food for the poor of Bangladesh	a) To establish community based management for the major water bodies within its working area. b) Supplemental income generating activities that are focused on fisheries and others directly depending on fishing.	People who are dependent, either economically or nutritionally, on the wetland and its products, particularly fisher communities. MACH works with communities (including local elite) and local governments. Restoring wetland physical and biological functions through management and physical interventions.	Area of improved wetland and floodplain resource management has become 2,200 ha, the number of establishment of fish sanctuaries has reached to 16, beneficiary training is done for 120 batches and many more as the project is still under implementation.

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
JOBS	USAID	USAID, Ministry of Industry, University of Maryland, IRIS	1997 - 2002	10 million	a) To create employment b) Increase income and sales in private sector	Policy, SME and ME	Sector specific SMEs and Mes	Ongoing (Assessed separately in body of report)
NGNESP-II	USAID	Bangladesh Academy of Rural Development (BARD), 50 NGOs and Hellen Keller International	1997 - 2003	6.3 million	Improve the nutrition of the poor households by year-round production and consumption on fruits and vegetables	Village nursery concept to increase nutrient intake and food security	900,000 households all over Bangladesh to grow village nurseries. Worked through 51 NGOs to reach the grass root level villagers in 45% of the country's Thanas establishing 141 Central Nurseries and 8,546 Village Nurseries.	80 % of these Village Nurseries not only serve primary nutritional/food security objectives but are profitable as much as that the annual production of fruit and vegetables of current beneficiaries are estimated at 42,000 tones.
ATDP-I	USAID	IFDC, GOB, MOA	1995 – 2000	10 million	Policy reform, free flow of capital and technology, diversification and intensification of crop production and poverty alleviation	a. Environmental Technology, b. Production technology, c. Investment d. Policy	a. Small holder farmers agribusiness credit through commercial banks, b. Alliances with local organizations, c. Partnering with government research services to commercialize breakthrough technologies d. Outreach collaboration with BRAC	700,000 farmers adopted the new technology and it created employment for 13,350 people; 172 contract grower arrangements; Investments /loans made in agribusiness was totaled 12,700; \$257 million was realized from credits and investments; 70,000 new jobs were created in agribusiness; Federation Agribusiness Trade Association was established; over 50 policy reforms were enacted.
WEDP	USAID	BSCIC	1992 - 1997	5.5 million	To strengthen the capacity of BSCIC's Women's Entrepreneurship Development Program (WEDP) which makes loans to informal businesses managed by women	a)Sustainability, b) Credit, and c) Microenterprise facilitation	Poor women and women with modest income who has significant role in their businesses. 37 operating centers of which 22 centers retail credit directly and accept savings, while the other 15 centers fall under the old bank-bank disbursed credit system.	Up to 1996 22 centers disbursed 34, 298 loans worth Tk. 154.87million, 26,934 clients had been trained, 66,715 employment had been created and had a positive impact on the clients in terms of income, increased assets, employment generation and their status in their households and communities.

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
IPP-SICIS	USAID	USAID/Office of Investment, Micro and Small Enterprise Development Program & Bangladesh Bank	1993 - 1994	4 million	Increasing the access of SMEs to commercial bank credit facilities.	Credit insurance scheme for SMEs and MEs provided by private banks.	Small and Medium and Micro Enterprises of Bangladesh. Interviews were given by interested banks; special financial and credit evaluation workshops also organized for potential banks and borrowing businesses.	The SICIS program did not directly improve SME access to commercial credit, however promotion of the SICIS program did encourage the Ministry of Finance and Bangladesh Bank to focus on the problem and on how guarantee programs might solve it.
IPP-PIAG	USAID	Inter-America Management Consulting Corporation (IMCC) and Ministry of Industries of GOB	1992 - 1995	1.65 million	Strengthening the Bangladesh government's ability to analyze and monitor the impact of policy reform on industrial development.	Identifying legal, regulatory, and procedural constraints to industrial development. Policy and other analyses in support of deregulation and reform.	Industrial sector reform policies of the Ministry of Industries of GOB. Producing reports and numerous notes on particular matters, conducting high profile seminars, engaging in considerable dialogue with various ministries and spokesmen for the private sector.	Helped to achieve policy reforms that have encouraged new investment and created jobs.
IPP-BASC	USAID	BASC	1991 - 1994	2.39 million	Establishing a locally operated source of management and technical assistance to business (SMEs)	Training, consultancy and arranging exhibitions	Small and Micro Enterprises. Sub-sector studies, feasibility studies, market studies, contracting outside professionals to provide assistance according to client's needs like consulting, training, workshop, seminars, exhibitions and business information center.	It has reached 193 firms in 3 years. Training to 162, 11 consultancies were completed, 20 firms were trade show exhibitors, 38 training workshops and seminars carried out and BASC incorporated as a nonprofit private limited company
IPP-IESC	USAID	The International Executive Service Corps (IESC)	1990 - 1994	0.95 million	Increase business use of improved technology and management practices	Technical assistance	Giving consultancy services to 15 private enterprises of Bangladesh (profit and non-profit Institutions as well as exporters and domestic marketers) in a year. IESC screens each application, locates consultant and submits for approval to the Mission.	34 voluntary executives who have provided 1,960 days of technical assistance to private enterprises
IPP-BUSBC	USAID		1989 - 1991	0.144 million	To promote US foreign investment in Bangladesh and promoting business and investment between Bangladesh and US	Providing investment information and liaison services for existing and potential US investors	Existing and potential US investors. Establishing formal links with chambers and the American Bangladesh Economic Forum (ABEF) and produce investment reports available in USA and business opportunities created in Bangladesh	Less than 10 of annual operating costs funded by dues; another 2 percent funded by fees and other income, no formal link established with chambers and ABEF, 11 investment opportunity reports produced in addition to brochure and video;

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
EDP	USAID	MIDAS	1988 - 1993	7.6 million	Identify and develop small industrial projects and extend financial assistance to them in form of loans and equity out of the capital loan fund	Development of small industries by providing financial assistance including revolving fund	Small Enterprises / Businesses	Inconclusive.
MIDAS	USAID	Asia Foundation for 6 months	1980 - 1985	0.5 million	To establish the Micro Industries Development Assistance society (MIDAS) to promote rural industry in Bangladesh by offering technical assistance	Financial and non-financial services to NGOs for ME development	Micro industries.	Treadle Pump Production and manufacturing in Bangladesh. Ceramic raw materials commercializing service facilities.

USAID-Funded Enterprise Development Projects

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
ATDP-II	USAID	Ministry of Agriculture and Louis Berger Group	2000 - 2004	10 million	To create competitive markets for agriculture and agribusiness inputs, outputs and related technologies	Technical assistance to specific agribusiness sub-sectors/enterprises; strengthen agribusiness support institutions and policy reform.	Entire sub-sectors of fisheries, poultry, horticulture, dairy, livestock and grains / oilseeds	Targets: \$ 154 million increase in sales, \$ 59 million increase in exports and 85,000 new jobs available in agribusiness.
LPG	USAID	National Bank Ltd. Prime Bank Ltd. Dhaka Bank Ltd.	2000 – 2005	2 million	To assist in mobilizing credit through the formal financial sector for qualifying micro-enterprises and small businesses on the basis of risk sharing agreement	Credit Guarantee	Small business: Up to Tk. Equivalent of \$150,000 maximum loan amount and maximum asset size for small business of \$250,00 in net fixed assets Micro business : Up to Tk. Equivalent of US\$5,000 Participating bank may finance any project meeting 'qualifying loans criteria' under the jurisdiction of respective branches	Up to September 2001, Prime Bank disbursed 19 loans eqv. to Tk. 17,730 million and National Bank disbursed 2 loans Tk. 8.5 million and that makes altogether 21 projects under the program.
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MACH	USAID	Winrock International, SCAS, CNRS, CARITAS Bangladesh	1999 - 2003	2 million	To create ecologically sound management of floodplain resources (fisheries and other wetland products) for the sustainable supply of food for the poor of Bangladesh	a) To establish community based management for the major water bodies within its working area. b) Supplemental income generating activities that are focused on fisheries and others directly depending on fishing.	People who are dependent, either economically or nutritionally, on the wetland and its products, particularly fisher communities. MACH works with communities (including local elite) and local governments. Restoring wetland physical and biological functions through management and physical interventions.	Area of improved wetland and floodplain resource management has become 2,200 ha, the number of establishment of fish sanctuaries has reached to 16, beneficiary training is done for 120 batches and many more as the project is still under implementation.

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
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ATDP-I	USAID	IFDC, GOB, MOA	1995 – 2000	10 million	Policy reform, free flow of capital and technology, diversification and intensification of crop production and poverty alleviation	a. Environmental Technology, b. Production technology, c. Investment d. Policy	a. Small holder farmers agribusiness credit through commercial banks, b. Alliances with local organizations, c. Partnering with government research services to commercialize breakthrough technologies d. Outreach collaboration with BRAC	700,000 farmers adopted the new technology and it created employment for 13,350 people; 172 contract grower arrangements; Investments /loans made in agribusiness was totaled 12,700; \$257 million was realized from credits and investments; 70,000 new jobs were created in agribusiness; Federation Agribusiness Trade Association was established; over 50 policy reforms were enacted.
WEDP	USAID	BSCIC	1992 - 1997	5.5 million	To strengthen the capacity of BSCIC's Women's Entrepreneurship Development Program (WEDP) which makes loans to informal businesses managed by women	a)Sustainability, b) Credit, and c) Microenterprise facilitation	Poor women and women with modest income who has significant role in their businesses. 37 operating centers of which 22 centers retail credit directly and accept savings, while the other 15 centers fall under the old bank-bank disbursed credit system.	Up to 1996 22 centers disbursed 34, 298 loans worth Tk. 154.87million, 26,934 clients had been trained, 66,715 employment had been created and had a positive impact on the clients in terms of income, increased assets, employment generation and their status in their households and communities.

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IPP-SICIS	USAID	USAID/Office of Investment, Micro and Small Enterprise Development Program & Bangladesh Bank	1993 - 1994	4 million	Increasing the access of SMEs to commercial bank credit facilities.	Credit insurance scheme for SMEs and MEs provided by private banks.	Small and Medium and Micro Enterprises of Bangladesh. Interviews were given by interested banks; special financial and credit evaluation workshops also organized for potential banks and borrowing businesses.	The SICIS program did not directly improve SME access to commercial credit, however promotion of the SICIS program did encourage the Ministry of Finance and Bangladesh Bank to focus on the problem and on how guarantee programs might solve it.
IPP-PIAG	USAID	Inter-America Management Consulting Corporation (IMCC) and Ministry of Industries of GOB	1992 - 1995	1.65 million	Strengthening the Bangladesh government's ability to analyze and monitor the impact of policy reform on industrial development.	Identifying legal, regulatory, and procedural constraints to industrial development. Policy and other analyses in support of deregulation and reform.	Industrial sector reform policies of the Ministry of Industries of GOB. Producing reports and numerous notes on particular matters, conducting high profile seminars, engaging in considerable dialogue with various ministries and spokesmen for the private sector.	Helped to achieve policy reforms that have encouraged new investment and created jobs.
IPP-BASC	USAID	BASC	1991 - 1994	2.39 million	Establishing a locally operated source of management and technical assistance to business (SMEs)	Training, consultancy and arranging exhibitions	Small and Micro Enterprises. Sub-sector studies, feasibility studies, market studies, contracting outside professionals to provide assistance according to client's needs like consulting, training, workshop, seminars, exhibitions and business information center.	It has reached 193 firms in 3 years. Training to 162, 11 consultancies were completed, 20 firms were trade show exhibitors, 38 training workshops and seminars carried out and BASC incorporated as a nonprofit private limited company
IPP-IESC	USAID	The International Executive Service Corps (IESC)	1990 - 1994	0.95 million	Increase business use of improved technology and management practices	Technical assistance	Giving consultancy services to 15 private enterprises of Bangladesh (profit and non-profit Institutions as well as exporters and domestic marketers) in a year. IESC screens each application, locates consultant and submits for approval to the Mission.	34 voluntary executives who have provided 1,960 days of technical assistance to private enterprises
IPP-BUSBC	USAID		1989 - 1991	0.144 million	To promote US foreign investment in Bangladesh and promoting business and investment between Bangladesh and US	Providing investment information and liaison services for existing and potential US investors	Existing and potential US investors. Establishing formal links with chambers and the American Bangladesh Economic Forum (ABEF) and produce investment reports available in USA and business opportunities created in Bangladesh	Less than 10 of annual operating costs funded by dues; another 2 percent funded by fees and other income, no formal link established with chambers and ABEF, 11 investment opportunity reports produced in addition to brochure and video;

Project Name	Donor name	Project Implementor	LOP	\$S Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
EDP	USAID	MIDAS	1988 - 1993	7.6 million	Identify and develop small industrial projects and extend financial assistance to them in form of loans and equity out of the capital loan fund	Development of small industries by providing financial assistance including revolving fund	Small Enterprises / Businesses	Inconclusive.
MIDAS	USAID	Asia Foundation for 6 months	1980 - 1985	0.5 million	To establish the Micro Industries Development Assistance society (MIDAS) to promote rural industry in Bangladesh by offering technical assistance	Financial and non-financial services to NGOs for ME development	Micro industries.	Treadle Pump Production and manufacturing in Bangladesh. Ceramic raw materials commercializing service facilities.

ANNEX L

Non-USAID Donor-Funded SME Development Projects

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
BEMAP	DFID	EKOTA Fair Trade Forum, Traid Craft Exchange (TX)	1998 - 2002	1.5 million	Increased equitable employment and income among poor producers of handicrafts and related products through the developing local capacity to support export oriented SME development in Bangladesh.	a) Workshops and seminars, b) Product design and development, c) Trade fair participation, d) Buyers' database, e) Buyers' context.	Members of EKOTA Forum and selected mainstream SMEs. Trade facilitation and providing services to partners through TX.	Achieved good reputation and respects among partner NGOs, GOB, foreign buyers and could reach to most quantitative targets like helped to increase employment and income of the SMEs. But SME market distortion was there as it highly subsidized the services.
TIPS	EC	DCCI	1998 - 2002	2.7 million	Facilitating business contacts between EU and Bangladesh SMEs	Training	Women entrepreneur training center and trade fair	1. Training center for women entrepreneurs to enter into the European Union (EU) and American market, 2. Export Fair, 3. Basic English language and computer knowledge training
BAS	GTZ	DCCI, GTZ	1996 - 2002	[.]	Upgrading the business performance of the private sector with special emphasis on SMEs	Technical and financial assistance	Small and Medium Enterprises (SMEs) Provided cost free information to requesting companies, individual consultancies,	1) More than 1200 took information services, 2) 50 companies participated in 14 international fair, 3) 2 leather fairs in Dhaka participated by 45 companies, 4) Consultancies given to individual companies and direct consultancies on specific sectors, 5) Various publications and studies, 6) Human resource development through training
DTC	GTZ	GTZ, DCCI & DTC	2001- 2007	0.3 million	Develop and promote SMEs through technical assistance for product design, marketing, training and information services	1. Material training courses 2. Training in product development 3. Information system 4. Skill development	Enterprises that deal with leather, leather products and fibers (ceramics, wood car interior) 1. Building awareness on good quality products through counseling clients 2. Developing designers for the products by hiring foreign experts 4. Study of client's market	10 enterprises getting assistance clients 4 clients in hand taking services
BDSP-B	SDC	Swiss Contact	1999 - 2002	3.0 million	To grow the BDS market	To work with business service provider in order to increase the market demand	Service providers Worked directly with business service providers to find new methods to increase market development services	Too early to find out
MGF/BDXDP	WB	TDI, Trancon Lmt.	1999 - 2002	15.5 million	To facilitate export growth and diversification through encouragement of greater use of business development services	Making grants reimbursement and approved BDS	Exporters' export facilitation and BDS	389 9 million obligated for MGF agreements

Project Name	Donor name	Project Implementor	LOP	\$\$ Value of the Project	Objective of the Project	Main Components	Target Clients and Outreach Methodologies	Results Highlights
PCU	WB				Coordinate BDSDP and identify constraints / solutions to export, trade and diversification	1. Constraints, 2. Solutions	GOB. coordinate BDSDP and advise on critical issues in export policy and constraints.	studies on constraints, government institutions, and privatisation of SOEs
Private Sector Development Project (PSD)	DANIDA	Direct	1998-2005		To cultivate Danish-Bangladeshi enterprise cooperation, promote environmental program, and as enterprise demonstration effect	Study tours, Training, TA, financial access	Bangladeshi companies of any subsector, matched to Danish counterparts	10 companies matched as of 2001